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ABSTRACT

This collection of 18 papers focuses on problems of women in midlife and how public policy affects this population. Discussed are midlife women's futures, role changes, work and education, displaced homemakers, volunteer work, preparation for retirement, continuing education, work and family, psychological factors, new careers, pensions, the poor, counseling and guidance, mutual help, age discrimination, alternative housing and public office representation. Challenges and prospects for the middle aged are explored. Each paper was written by a recognized scholar in that field and is preceded by a table of contents and an abstract of the paper. (Author/BEF)

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WOMEN IN MIDLIFE—SECURITY AND FULFILLMENT

(PART I)

A COMPENDIUM OF PAPERS

SUBMITTED TO THE

SELECT COMMITTEE ON AGING

AND THE

SUBCOMMITTEE ON RETIREMENT
INCOME AND EMPLOYMENT

U.S. HOUSE OF REPRESENTATIVES
NINETY-FIFTH CONGRESS
SECOND SESSION

U S DEPARTMENT OF HEALTH,
EDUCATION & WELFARE
NATIONAL INSTITUTE OF
EDUCATION

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PREFACE

This compendium was made possible through the vision and dedication of Ann Foote Cahn. In behalf of the Select Committee on Aging we wish to express our deepest appreciation to Ms. Cahn for suggesting the compilation and for giving unstintingly of her time and professional talents at every stage of its preparation over many months. Her efforts have produced a valuable resource for the development of fresh and better solutions to the myriad problems experienced by American women in the middle and later stages of life.

The committee also acknowledges the significant contributions of each author represented in this volume. All are nationally recognized authorities in their respective fields of study. We commend them for the caliber of their research and scholarship and for their willingness to share it with the Congress.

Women constitute a particularly vulnerable segment of the older population of this country in terms of their economic, social and psychological dependence. In the course of this committee's work in behalf of the elderly, we have become convinced that old age is not an isolated chapter of the human life cycle but a direct outgrowth and reflection of earlier years, especially middle age. To the extent that the difficult struggles besetting many older American women can be identified at the point of inception in midlife, their adverse consequences can be mitigated and more responsive and cost-effective public policies developed.

We view these writings as a call to action to help midlife women better prepare themselves for security and fulfillment in their advanced years. It is our sincere hope that many of the expert proposals presented in the following pages will come to fruition in the immediate future.

Claude Pepper,
Chairman, Select Committee on Aging.

Fred B. Rooney,
Chairman, Subcommittee on Retirement Income and Employment.

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SUMMARY

(By Ann Foote Cahn, Editor)

BIOGRAPHY

Ann Foote Cahn, consultant, House Select Committee on Aging and editor of this compendium. Formerly consultant, Joint Economic Committee, U.S. Congress, and editor of a compendium, "American Women Workers in a Full Employment Economy;" Legislative Assistant, U.S. Senate; consultant, Office of Economic Opportunity; Washington editor and contributing editor for various magazines.

Highlights of Eighteen Papers on Problems of Midlife Women

Introduction

This compendium presents the findings of 29 scholars on public policy issues affecting midlife women.

Several of the authors note the relative lack of attention given thus far to midlife women by researchers, policymakers and others. "The bulk of comprehensive research already conducted has concentrated on middle-aged men," Dr. Robert Butler, Director of the National Institute of Aging states. "We need studies focusing exclusively on women."

For both men and women, Dr. Butler adds, middle age is "potentially the most exciting period of life;" it "can be the most dynamic and instructive period of all." But middle age "is too often the beginning of neglect and decline, particularly for women." Middle-aged women, he continues, face "significant changes in all spheres of their lives: familial, occupational, social, educational, financial and medical.

These changes will be met by each woman in her own way; she bears the basic responsibility to make the most of her life at each of its stages. Yet, the contributors to this compendium point out that public policy should support the efforts of women coping with some of the job, educational and other transitions.

Why should public policymakers so concern themselves? Dr. Butler states one reason: the significant language used by the Congress when it passed the Research and Aging Act of 1974 establishing the National Institute on Aging:

> . . . the Congress finds and declares that recent research efforts point the way toward alleviation of the problem of old age by extending the healthy middle years of life.

All the contributors who comment on the relationship between women's older age and midlife are unanimous in stressing the importance of building a solid foundation in the middle years:

> Economic security for women in later life builds on women's experience in the middle years. To analyze how to improve women's security in old age it is necessary to analyze the components of women's adult role. (Dr. Janet Zollinger Giele and Dr. Hilda Kahne.)
>
> Midlife women, as they age, suffer many of the same problems of the current older cohort. (Dr. Elizabeth Ann Kutza.)
>
> The cost of timely intervention to *prevent* dependency would help to contain and probably reduce the heavy burden of costs that the 18.6 million older women projected by the turn of the century will impose on this society. (Dr. Zena Smith Blau et al.)

The number of midlife women is in itself significant. It is projected that between 1990 and 2010, as the post-World War II baby boom reaches middle age, the number of midlife women will peak with an estimated 36 million aged 45–64 at the end of that period. "Promoting the general welfare" of so large a number of citizens requires increasingly sophisticated understanding of their needs and interests.

The exact definition as to what constitutes the midlife period differs somewhat from author to author. The period 40 to 60 or 40 through

64 is often used to designate midlife, but to Dr. Bernice Neugarten "age is not a meaningful marker." She notes:

> The major life events that characterize the middle part of the life span—launching children from the home, reaching the peak of one's occupational career, the climacterium, grandparenthood, retirement, the onset of chronic illness, widowhood—while they tend to occur in a roughly predictable sequence, occur at very different ages to different people.

The rhythm of life cycles is changing and becoming more fluid, she adds:

> Some of the old regularities in timing have disappeared and some of the social clocks that tell people whether they are on time or off time are no longer operating.

Our society, Dr. Neugarten continues,

> is becoming accustomed to the 22-year-old mayor, the 30-year-old college president, the 35-year-old grandmother, the 50-year-old retiree, the 70-year-old student and even the 85-year-old mother who is caring for a 65-year-old child.

For purposes of convenience, this compendium targets in on women 40 and 60 on a specific array of problems which, while not restricted to those years, manifest themselves with a high degree of statistical probability within that age category.

To Dr. Helena Lopata, "American society has produced a family pattern which becomes dysfunctional to women beyond the stage when children require constant attention," because women find themselves so isolated from the mainstream.

"It is commonly assumed that jobs are not very important to women and that women's real place is in the home," Dr. Robert C. Atchley notes. "These simplistic stereotypes are still with us, but recent research has done much to dispel them." In recent years, he observes, "the fastest growing segment of the American labor force has been middle aged women."

Refutation of many stereotypes is a first step toward a sounder approach. Revealing the varied origins of insecurity is a second step. Spotlighting of problem groups such as displaced homemakers, the poor, the psychologically distressed is a third. A long and varied series of recommendations, particularly as to jobs and education, is offered so that each of the respective stages of the life cycle can be fulfilling in its own right and conducive to later satisfactions.

A summary of each of the 18 papers follows, starting with the respective major finding as to public policy, continuing with principal observations, and concluding with key recommendations as submitted.

For perspective, perhaps we should reflect on Ann Morrow Lindbergh's comment on the American tendency to overemphasize youth and to "belittle the afternoon of life." "For is it not possible that middle age can be looked upon as a kind of second flowering, second growth . . .?"

MIDLIFE WOMEN'S FUTURE

Within the next decade, public policy should adapt to the changing needs of successive groups of midlife women who will have different experiential backgrounds and consequently will have different support requirements.

The thinking of midlife and older women has been significantly altered by the women's movement—their view of their life roles, their concept as to women's "place," as to the permanence or lack of permanence of marriage, the importance of education and of participation in the labor force, Dr. Bernice L. Neugarten feels.

By examining three different age groups of women—those presently exiting from middle age, those now entering that period, and those who will enter it by the end of the the 1980's—it becomes clear how major historical events significantly affect important aspects of women's lives. The three age groups have respectively lived during the watershed years of: (*a*) World War I, (*b*) the Depression, and (*c*) the baby boom which blended into the era of the feminist movement just as they were reaching adulthood.

The necessarily different life experiences of these three groups has led to different preparation for and ability to cope with midlife and later years. For instance, the oldest age group has the least education of the three, was born into large families with parents who were frequently foreign-born, and entered into adulthood during the Depression which led to delayed marriage and small families. The second age group has more education, although few finished college, was reared in small families, and entered adulthood during a period of economic expansion so that they tended to marry early and have large families. The third group has the highest educational and occupational level, with one-fourth already in professional and technical jobs. Because they plan to have small families and because their longevity is expected to be into their 1980's, these women will have many child-free years.

Today's younger woman can anticipate significantly different lives from their mothers and grandmothers: more and more varied education, higher levels of work experience, changing combinations of family work roles, increased frequency of divorce and the single-parent household, and the increased importance of parent-caring in addition to new styles of child-caring. Each successive group of midlife women will need different supports, with the current group's need being greatest and most urgent.

ROLE CHANGES

Since many older women and some in middle years find themselves relatively disconnected from society, especially in widowhood, connecting links should be provided between them and community resources.

Modern American life has tended to remove traditional resources, such as stable neighborhoods and readily available kinfolk. As a result, many women become disengaged from society, Dr. Helena Znaniecki Lopata states. In addition, early indoctrination of many women into passivity has placed women at a strong disadvantage just when they most need resources outside the home and family, such as when they lose their mates. Several studies of older urban women confirm the absence of both their own initiative and of community aids to reach out and help widows bear their economic, social and emotional burdens.

As levels of women's education rise, social isolation in older years is likely to decrease. In addition, women who will be coming into midlife in the years ahead will bring with them increasingly more self-sufficient histories, especially because of prior movement out of and back into the home. American society can best prepare for this new era by making educational, social and economic institutions more flexible to accommodate women's aspirations.

In the meantime, problems of today's midlife women require attention, including such challenges as: encouraging the growth of more self-help groups; providing job training and job search information; making available financial guidance; counteracting the rampant practice of ageism; providing more satisfactory housing in safe neighborhoods; increasing emergency hot lines; providing medical care and adequate nutrition for housebound and older women.

The creation of neighborhood networks in congested cities and community networks in smaller settlements could be an ideal solution for the multiple problems of older women. The function of coordinators of such networks would be to tap all the resources of the neighborhoods which could be of help to older women, develop additional voluntary groups as needed, and reengage non-visible older women into the network.

WORK AND EDUCATION

The nation should strengthen the two factors which have the most significant effect on women's economic security and well-being in middle and later life—education and work status.

The more education women attain, just as in the case of men, the better their chances for higher occupational status and its perquisites, including higher social security and pension benefits in later life. In addition, education, particularly higher education, affords women and men significant non-material advantages, such as a broader range of interests, contacts and awareness of preventive health measures.

This concept is borne out by a recent Texas statewide study of 1674 women 55 years of age and up, as well as of men carried out by Dr. Zena Smith Blau and her co-workers. The data show that the amount of education women have received profoundly affects their well-being in midlife and later years—their risk of poverty, dependency, and physical and mental deterioration. After education, the second and third most important variables shown by the Texas study as determining the security of midlife and older women are working status and ethnic factors.

Demographic studies project increased numbers of women at risk in the future because of early childbearing and responsibility as heads of families, in addition to inadequate education.

Preventive measures to help women become financially independent during midlife will substantially reduce the numbers of dependent poverty-stricken, older women on welfare and in institutions, and will help to improve the quality of life at all income levels.

Recommendations focus on: (a) increasing career-oriented educational opportunities, especially for those women who have attained less than a high school education and for female heads of families; (b) a tax policy which enables women to deduct educational expenses, including transportation costs and child care, over the entire period of their schooling; (c) loans at modest rates of interest to women who wish to pursue professional or graduate training; (d) income maintenance and revision of Aid for Dependent Children (AFDC) and Work Incentive Programs (WIN) to cover all educational expenses and full costs of transportation and child care for women who resume their schooling; (e) broadened and increased day care options; (f) incentives to businesses and unions to provide training opportunities.

DISPLACED HOMEMAKERS

Increased recognition of the problems of women who have been displaced from their jobs as homemakers because of separation, divorce or widowhood should be embodied in concrete remedial programs which will ease their transition into meaningful positions in the work force.

Homemaking is still the occupation of the majority of married women. However, since it is not *recognized* as work and is unpaid, the eventual loss of the homemaking job can have severe consequences. The homemaker who finds herself "fired," as in the case of divorce, confronts serious obstacles in finding a job, as does her separated or widowed sister. Ineligible for unemployment insurance because she was engaged in unpaid labor in the home, lacking recent or any experience in the job market, the former homemaker may find it impossible to support herself.

Definitive statistics are not available, but the former Alliance of Displaced Homemakers, led by Tish Sommers and Laurie Shields, estimated their ranks as 2 to 3 million women; potentially, 15 million more are women out of the labor market who currently have minor children and will be without benefits when their children reach 18 years of age.

Midlife displaced homemakers are too young for programs designed for the elderly; in later years, they may find themselves again excluded from financial aid because of statutory inequities. Although the needy are helped by many programs, they were not specifically designed to meet the special problems of the older displaced homemakers who often fall between the cracks of all such programs.

"Job creation" would go a long way toward meeting the special needs of displaced homemakers—i.e., developing new jobs, especially those that build on the first career of homemaking and nurturing skills. "Paid peers" is one method of creating such jobs—i.e., an individual who has experienced and overcome a problem being hired and paid to help others overcome that same problem. The establishment of Displaced Homemaker Centers, which could develop job "ladders" and apply other techniques with public and private agencies to help the displaced homemaker become self-sufficient, is the basic recommendation.

VOLUNTEER WORK

Volunteer work, which has traditionally provided an opportunity to gain useful skills and experience, should become a broader

bridge to the paid labor force through increasingly standardized analysis of tasks in the unpaid and paid sectors and through greater acceptance of transferability.

The role of volunteer work in American society is vast and vital. One study showed that 48 million wives each gave an average 55 hours of time to volunteer groups. Based on the wages which women earned in similar paid jobs, these volunteer hours were estimated to be worth about $10 billion annually. The importance of this unpaid labor to the nation's cultural, educational and community organizations is unquestionable, according to Judith H. Hybels and Dr. Marnie W. Mueller.

An ACTION-funded study generated significant findings on the long-recognized problem of counting volunteer skills and experiences as substitutes for those in paid jobs. It was found that women frequently use skills developed on volunteer jobs in their paid work. They appear to have better opportunities to develop management skills on volunteer jobs than on paid jobs because there is less occupational segregation in the volunteer labor force, since fewer men are competing for top and middle level management positions. Although volunteer contacts can and frequently do lead to paid jobs, they are likely to be less desirable than those obtained by other means. However, women can use volunteer-arranged, lower level entry jobs to move up to better paying careers.

Standardizing the analysis of jobs and tasks within jobs, both in private corporations and volunteer organizations, would be a first step toward facilitating the acceptance and transfer of experience from the volunteer world to the paid world. Subsidized job internships for midlife reentry women, i.e., Government incentives to counteract the presumed greater costs of hiring and training former volunteer workers, is a second recommendation.

PREPARATION FOR RETIREMENT

Midlife women in particular need retirement guidance because they tend to be employed in the kinds of jobs that have no stated retirement policy, no retirement planning programs, no private pension, and no continuation into retirement of insurance and other benefits.

Midlife women have a foreshortened amount of time to establish their financial security before retiring since they enter the labor force late in life after raising their children. At the same time, they must accumulate a larger retirement cushion because they have greater longevity than men. Most separated, divorced or widowed women face both a short- and long-range crunch because they will be largely on their own, Dr. Robert C. Atchley states.

Another problem is that throughout their lives, married women have less opportunity than men to become skilled in financial and other decision-making. Thus, they have particular need of the type of guidance that can make retirement more secure and satisfying, such as information about opportunities for part-time employment, leisure and community involvement, money management and consumer purchasing, the advisability of moving, legal pointers, and similar insight. It is particularly important, therefore, that midlife women be informed about retirement programs: where to find them, how to use them, and how to seek additional help, if necessary. Moreover, they need to have this information in midlife, not on the eve of retirement.

Retirement information can be delivered in three forms: self-explanatory written information, group information-passing programs, and individual counseling. A detailed program is spelled out for a national, multilevel effort to develop and disseminate the best possible retirement preparation information and services through the use of existing organizations for older Americans, such as the Social Security Administration, the Administration on Aging, and various state and local facilities. Because the administrative organizations are already in place, the cost would be comparatively low.

CONTINUING EDUCATION

Although increasing numbers of mature women are already benefiting from continuing education so as to meet personal and career goals, additional government support and funding are necessary, especially to expand inadequate participation by women with the greatest need—those from low income, low education and minority backgrounds.

The continuing education needs of today's midlife women differ markedly from what the need is likely to be two decades from now, according to Dr. Alan D. Entine.

Today's midlife women need education that will help them enter or reenter the work force after a long absence while raising their families, and after a history of often comparatively brief education during their youth. In contrast, the young women of today who will be in midlife two decades from now are currently receiving a much lengthier, in-depth career-oriented education and are likely to pursue uninterrupted lifelong careers. Consequently, their continuing education needs will probably be for an up-dating of skills to maintain professional standing, or for the complete changing of careers that no longer provide satisfactory income or personal fulfillment.

Continuing education has evolved over the past 15 years to meet changing needs. The first group of women's programs placed heavy emphasis on providing counseling and guidance to help women understand the personal changes they were experiencing in middle age. This expanded to include 1-year career certificate programs which gave women specific skills to help them find jobs. For those women who obtained jobs, supplemental courses have been developed to help them understand new management and work roles as they advance within their places of employment.

One fact is certain. Midlife women's need for adult education will continue to grow. One estimate is that the number of adult women in higher education will rise by 60 percent during the next 5 years, with the emphasis on career and work-oriented programs likely to continue.

Up until now, however, the priority given adult education programs, many of which are based on private fees, has been low compared to the vast subsidized programs developed for the educational needs of youth, adolescents and young adults. Since midlife women's educational needs are among the most compelling of all groups, and since their resources to pay for continuing education are likely to be limited, it is appropriate that overall priorities be reviewed. Furthermore, with the mix of age groups changing dramatically in the decades ahead, i.e., the proportion of young decreasing, and the proportion of old increasing as the "baby boom" reaches middle age, educational institutions should of necessity redirect emphasis as to the age of students they service.

Recommendations include:

1. A change in Federal tax policy which now allows deduction only for cost of education and training in skills necessary to maintain or advance present careers, but excludes deductions for women's reentry careers or second or third careers.
2. Provision of tax credit to low income, midlife individuals who are financing their own education on either a part-time or full-time credit or noncredit basis at a college or university.
3. A limited program of educational entitlements for all citizens for up to 1 full year of academic, vocational or professional course work anytime during the age-span of 40 to 50.
4. Community-based educational and career counseling centers for the educationally by-passed.

WORK AND FAMILY

New institutional approaches are necessary to enhance and credit women's two-fold contribution to society—both as a part- or full-time worker in the labor force and as a wife-mother in the home.

Because women have different earnings histories than men, their sources of income after age 65 tend to be considerably less. Among nonmarried women aged 65 to 72, slightly more than half were poor or near poor in 1971. Almost twice as many women as men received the lowest primary social security amount, while only one-third as many women as men received the highest amount. The poverty of women is greatly influenced by their age and minority status, marital history, education, occupational status and work continuity. The rising number of women in the work force and the increased education and training of today's young women could forecast a brighter future for the next generation of midlife women, Drs. Janet Z. Giele and Hilda Kahne feel. But continued occupational segregation, a major cause of low earnings, and high rates of marital disruption cast a shadow on their financial security.

Women's opportunity to participate in the paid labor market and to have uninterrupted work histories could be greatly improved through employers' innovative use of part-time and flex-time work. Upgrading the status and fringe benefits of part-time work and making it available at professional levels are intrinsic to its more universal use and acceptance.

Equally important is that women's productive activity in the home be given recognition and some form of reward so as to strengthen their claim to later security. Two general types of proposals for crediting parents' work includes: (a) income maintenance and income tax credit for families with children; and (b) direct credit for the work of parents, usually mothers, in caring for young children. Such recent proposals have been advanced by the National Academy of Sciences, the Carnegie Council on Children and others. These types of proposals—whose overseas counterparts already exist in a few countries—are important to women's future security because they provide a method of recognizing women's work in the family and thereby establishing an earnings record and entitlement to retirement benefits.

Two major plans under which credit can be given to homemakers are known as (a) the homemaker credit plan (such as in the 1974 Representative Barbara Jordan bill) and (b) earnings splitting (such as in the 1977 Rep. Donald Fraser and Rep. Martha Keys bill) and the plan of the Task Force on Sex Discrimination of the Department of Justice. The challenge is to revise pension systems to reflect social changes that are occurring and to insure adequate future protection for women who work in the home as well as the market place, while at the same time taking into consideration impact on other segments of the population and cost.

It is suggested that two task forces, one for paid work (to study innovative work scheduling), and one for nonmarket work (on parent credits), are needed to examine imaginative programs to enhance women's financial security.

PSYCHOLOGICAL FACTORS

Psychological support and institutional changes are necessary to enable women to overcome fear of job market entry or reentry, as well as anxieties associated, with midcareer crises.

Midlife women are beset by a host of concerns, including fear of competing with younger, more educated women in a first or replacement job, Dr. Andrew J. DuBrin states. Concern about rusty or inadequate skills is compounded by lack of confidence, doubts about a no-longer youthful appearance, and the absence of recent experience. Fear of taking tests and being interviewed, and concern about how to find a job are among other real and imagined difficulties.

For both the new job applicant or the woman who has reached middle management at mid-career, age and sex discrimination are significant realities. The "low ceiling" problem—limited advancement opportunities caused by sexism at higher levels—results in serious frustration for women.

At home, especially if there is no spouse to share parental responsibilities, guilt over alleged neglect of children's needs can be a vexing problem.

Management of the stresses associated with job entry, reentry or midcareer crisis is primarily an individual responsibility and can be best avoided by a life-long pattern of self-development and personal growth. Overall support could be provided by personal development programs, career guidance centers, after-school centers for older children, and improved enforcement of laws to prohibit age-sex bias.

NEW CAREERS

To enter the job market for the first time in their lives or after a long absence, midlife women need access to multiple support systems ranging from counseling, education and training to financial guidance.

Today's midlife women have been socialized to be dependent, passive, subjective, and nonassertive—traditional "feminine" traits that mitigate against their being financially secure in later years. Drs. Charlotte R. Tatro and Jacqueline Boles believe that women must be taught a whole new set of behaviors if they are to be successful in the job market and in managing their own financial future—principally, action-oriented traits such as assertiveness, objectivity and independence.

The best economic opportunities for midlife women are in nontraditional careers, contrary to the early socialization they received. Career counseling and orientation courses are important if women are to be encouraged and guided toward higher paying careers, such as electronics, crafts, sales, and fundraising, rather than toward such traditional overcrowded and low-paying fields as teaching and nursing. Fundraising and public relations, which build on the experience women gain in volunteer work, are fields in which women do particularly well.

Women are especially prone to "math anxiety"—a fear of all things financial. Knowledge of math-related fields such as budgeting, finance and accounting is an important skill that can enhance women's opportunities for better careers and improve control of their personal financial lives.

Other essential traits which women can acquire in career orientation courses are: goal setting, time management, values clarification and career planning.

Although some professional careers are largely foreclosed to midlife women because extensive graduate education is necessary, many nontraditional careers requiring less training offer realistic opportunities for midlife women, such as nuclear medicine technology, medical records technology, respiratory therapy, computer science and health safety. Other fields attractive to reentry women include public relations and sales in the real estate, office machines, auto and insurance fields.

Recommendations are made to broaden career training, especially for the displaced homemaker and the economically disadvantaged.

PENSIONS

For increased protection in later years to supplement their social security, midlife women need more coverage by private pensions, both directly and as possible survivors of covered spouses.

A lower proportion of women than men are covered by private pensions, Dr. James H. Schulz states, because women tend to be concentrated in jobs and industries where there is lower pension coverage for *all* workers.

The Employment Retirement Income Security Act (ERISA) contains no provisions to obligate expansion of private pension coverage, and may in fact discourage new plans and encourage some existing smaller plans to go out of existence because of its high compliance costs. The recent economic recession is another factor in the termination of pension plans. Overall slowdown of pension coverage, however, can be traced to a pre-ERISA, pre-recession factor, i.e., almost all workers in large, relatively affluent corporations have already become covered, and non-coverage involves the many millions of workers scattered among small-employer groups.

Survivor benefits in private pensions are of particular importance to women. Even though ERISA now requires all regulated plans to provide workers with the opportunity to elect a 50 percent joint and survivor option covering some of the pre-retirement years, many workers do not choose this option. Furthermore, survivor benefits are generally poor, and the worker usually has to personally bear the entire burden of protecting the spouse through a joint and survivor option.

Many of the larger corporations have broader pension plans than ERISA requires. But for survivors, there are additional limitations. For example, many of even the largest corporations require that a worker must be eligible for early retirement benefits in order to receive automatic death benefits in the pension plan. Thus, the spouse of a worker who dies before reaching early retirement eligibility would receive no automatic death benefits.

Overall, pension plan survivor benefits over and above the joint and survivor option (which is itself limited) are not widespread, are of generally limited duration, and are often small. While many corporations do provide protection through separate life insurance coverage on the worker, the combination of all forms of corporate-based protection for survivors often does not reflect the needs of either employees or their survivors.

There is an urgent need to explore options for extending pension coverage by mandating private coverage, liberalizing tax incentives, creating supplemental social security coverage, or by other means. It is also important to develop basic information as to how many workers do not elect survivor benefits, a factor that can influence the shaping of future pension policy.

THE POOR

For the over 2 million midlife women living in poverty, government should provide increased economic security through a services strategy and an income strategy.

Lack of a job or employment in a very low-paying job, Dr. Elizabeth Ann Kutza states, is the prime determinant of economic insecurity. Comparing the proportions of women who are working at age 45 to 54, as contrasted with those who are still working when they are 55 to 64, a significant decline in employment occurs among the older age group, including single women, those married and living with spouses, and the widowed, divorced or separated. Some of this decline in labor force participation among the older group of women is due to early retirement, but some is also due to increasing disability. In midlife, more women than men report chronic disabilities.

Another factor that puts women at a disadvantage in the labor market is that they have less education than men, and therefore are less qualified for other than low-status, low-paying jobs. Economic security is also strongly influenced by family relationships and responsibilities. Divorcees and widows are more likely to live in poverty, as are female heads of households. One out of every three families headed by women are poor. Being a member of a minority exacerbates all of the above problems.

To enable women to lift themselves out of poverty, a Government services strategy could provide education, training and jobs. The Comprehensive Employment and Training Act (CETA) and Work Incentive Program (WIN), two of the primary service programs, reach only a small proportion of poor midlife women. Private industry is unwilling to train and employ older workers and public programs reject such training as lacking cost-efficiency.

The second type of Government-support program, income strategy, provides direct cash benefits. Although there are a number of income programs, including Disability Insurance (DI), Supplemental Security Income (SSI), Aid to Families with Dependent Children (AFDC), General Assistance (GA) (home relief) and others, there are still sizable gaps in coverage. The nondisabled midlife woman, single, widowed, or divorced without children in her care, falls through one of the largest gaps. Public service and income policies do contribute support to many poor midlife women, but benefits are low, and most of these women continue to live in poverty.

Recommendations include: combatting age discrimination in the private sector, as well as in public job and training programs; liberalization of present meager income support programs to allow each midlife woman to live at a level above absolute poverty; enactment of major welfare reform to strike down categorical restrictions so as to offer assistance to poor intact families and poor individuals; initiation of programs to upgrade skills and job opportunities of black males; review of the adequacy of benefits and the eligibility of disabled individuals.

COUNSELING AND GUIDANCE

Strengthened counseling programs are essential to enable midlife women to cope with the wide variety of normal developmental changes which occur in their lives, such as identity confusion, fear, anxiety and loneliness, family problems, and career issues.

A survey taken by Drs. Nancy K. Schlossberg and Elinor B. Waters of 19 women's centers which offer counseling services reveals the broad range of problems confronting midlife women. Among the more severe concerns is the lack of confidence in women who are suddenly faced with major life changes, such as the necessity of supporting themselves and their children because of divorce or widowhood. Many women feel restricted by the pervasive sex and age stereotyping that is still a part of the fabric of our society. Midlife is frequently the period when women face the greatest stress from common family changes—e.g., the "emptying of the nest," the care of infirm parents, as well as changes in their own marital status through divorce, separation or widowhood. Choosing a career and developing the necessary job skills after many years absence from the labor market is a particularly difficult transition to make without guidance.

Counseling centers that help midlife women have proliferated over the last decade and a half. They offer services that link adults with resources for learning, earning and emotional support. But they tend to be unevenly distributed across the Nation, with rural areas, the poor and minorities particularly lacking in such facilities. In addition, quality varies widely. Although the diversity of services is broad, including some combination of individual counseling, personal growth, career and life planning, coping with sudden changes in status, assertiveness training, financial planning, job seeking, etc., no standards exist to assure that women with serious problems will find adequate help from qualified counselors.

The specific components of counseling that are crucial to women between the ages of 40 and 60 are: support (including empathy and assurance that other adults have the same concerns and uncertainties as they do); provision of information about the particular problem or situation; linkage to facilities that provide specific resources; assistance in acquiring skills to make and implement plans to control their own lives; and advocacy, i.e., providing a buffer between the client and various structural and institutional barriers, such as bureaucratic red tape.

Because there is no systematic delivery system to assure that the ordinary adult woman in any given community will have somewhere to go for help, the major recommendation is the establishment of regional adult counseling centers to serve both as model centers and as resources for satellite centers throughout the region.

MUTUAL HELP

Mutual help networks, a constructive informal system that strengthens both the giver and receiver of help, should be reinforced so as to help more midlife women cope with normal life transitions, as well as with other changes that are not necessarily crises.

Midlife, once considered to be a plateau where little change occurred, is now recognized as part of the continually changing life cycle. Problems that are part of the normal human chain of events, Dr. Phyllis R. Silverman believes, may require special assistance to individuals to help them learn new coping mechanisms. Women can turn to two sources of help with such problems: (1) formal help by trained professionals, where reciprocity is not a part of the relationship; whatever its strengths, this type of help may cause the recipients to feel dependent and deviant from normal; and (2) informal mutual help from individuals who have successfully coped with similar problems themselves, such as widow-to-widow networks; this type can strengthen the recipients by helping them to recognize their problems as normal challenges, which they in turn can help others overcome.

Mutual help groups are particularly likely to develop in times of rapid social change, as in the present, when new knowledge cannot be transmitted into common practice rapidly enough. Because they respond to change more quickly than formal institutions, mutual help groups are desirable carriers of change. Another advantage is that they require low or no financial backing, since volunteer efforts of members usually sustain them.

Policy to aid mutual help groups should be directed towards facilitating the exchange of information, the key to the program's success. The education system could help prepare materials for use by mutual help groups, as well as plan courses to make information about life cycle transitions available to the public. Schools, churches or other community groups could aid by organizing opportunities for mutual help groups to learn from one another. Unnecessary bureaucracy should be avoided. Governmental funding of mutual help groups, if requested at all, should be appropriate to the mode of operation of the group, lest the grant become contraproductive.

AGE DISCRIMINATION

Widespread biases against middle age, persisting throughout society and among midlife women themselves, should be counteracted by a variety of remedial programs.

Three kinds of age-sex bias have been discerned by Dr. Lillian E. Troll and Joanne Turner. First, expectation and distortion: belief that certain behaviors fit certain ages according to sex. As a result, we tend to fit the perception to the expectation. If we expect midlife women to be ill during menopause, or to be lonely when their children leave home, or to be unattractive after 50, we "see" them that way even though that view may be inaccurate. Second, restrictiveness: midlife women are limited by what is perceived to be appropriate behavior for their age and sex, i.e., they are expected to be in step with the "social clock." To be off-time is to be "age deviant."

For a 55-year-old woman to start work on a graduate degree or a 42-year-old woman to have a first child is considered to be "age deviant." Third, negative attitudes: people classified as "old" (to some people this might be anybody over 30) may be seen as intellectually inferior, narrow-minded, ineffective and infirm.

Several approaches are suggested to help overcome age/sex bias, including programs with both short and long range goals. First, midlife women heroines should appear as models in schools, books, advertising, news, television and all other media, as well as in visible Government positions. Second, a variety of helping programs, such as outreach, counseling, training and placement, including expansion of services in women's centers, would provide immediate practical help for midlife women and thereby spur changes in self-image. Third, stereotypes about the mental and physical health of midlife women should be counteracted by more appropriate education of the medical profession itself, and by disseminating correct information about menopause and the aging process. Fourth, affirmative action and other programs should be strengthened so as to assure financial independence through better jobs, better pay and equality of pensions.

ALTERNATIVE HOUSING

"Women alone," approximately 27 percent of midlife women today, should have access to viable alternative forms of living arrangements for economic reasons, as well as compensate for the lost companionship and reciprocity of the traditional nuclear family.

The Census Bureau outlines three major changes in the population which affect the lives of midlife women: an increase in households composed of unrelated people; an increase in the rate of divorce; and an increase in the number of families headed by one spouse only. These three trends suggest that family life and the structure of living arrangements are in flux, particularly for women, according to Dr. Gordon F. Streib and Madeline Haug. As a result, women often live in emotional and economic poverty.

Two types of living arrangements—halfway houses and the share-a-home program—used for other groups could be adapted for midlife women. Among the advantages of such living arrangements is the fact that they could be practical and economical because they would use existing housing and would be based on shared expenses (including a paid manager) and shared family tasks; they could provide leadership and support, as well as companionship, security and guidance; they could free midlife women from family responsibilities so as to obtain education and retraining or to hold full-time jobs; they could allow for both dignity and autonomy of the individual.

Economic benefits to society could be consolidation of social services, a decrease in welfare rolls, and the recycling of large older homes. To avoid the possibility that these living arrangements might cause institutional dependency, such a program should emphasize economic independence of the individual and of the group.

Because "women alone" are more likely to suffer from some type of emotional adjustment problem than women living in a family setting, the voluntary family could provide a useful friendship network, as well as a means for both formal and informal group counseling.

Potential problem areas of the voluntary family result from the need for privacy and the desire to retain personal power and independence.

A flexible system of funding alternative living arrangements through rent subsidy or mortgage assistance is recommended, with sponsorship by nonprofit religious, fraternal or professional groups.

PUBLIC OFFICE

Under-representation of women in elective and appointive office, a serious condition caused by and contributing to women's dependency, should be corrected by allocation of resources to groups striving for equal participation in political and administrative structures.

The talents and energies of leadership from among more than one-half the population are not sufficiently drawn upon in the conduct of public affairs, Dr. Marilyn Johnson finds after extensive research. The result is a diminishing in the quality of life for both the untapped leaders, and far more important, the mass of women in general.

Like their male contemporaries, women in public office are predominantly middle aged or older; they exceed men's median age in office holding by a few years. This fact reflects a tendency by women to enter public office in even later middle age than men. Irrespective of age, women who are elected or appointed to official positions tend to have different viewpoints than do men on various issues that particularly affect the lives of women.

Although the educational and occupational experience of women in public office tends to be less than that of men, they compensate for this disadvantage by having greater organizational and political party experience. Family approval of women's participation in political activities appears to be a more important factor than for men. Women activitists feel that discriminatory behavior by men in political organizations is a greater barrier to their success than personal characteristics of women themselves or voter bias, whereas male officials express the opposite view.

Legislative policy to achieve greater equality in elective and appointive office must be largely indirect and should focus on allocation of resources toward such objectives as: facilitating research to determine the existence of discrimination and to counter stereotyped beliefs about women in politics; providing educational and training opportunities for potential women candidates; and funding information-gathering and publicity about the inadequate number of women in office. Officials with powers of appointment should be induced to select more women for public office and for staff positions that provide experience leading to entry into office.

PROSPECTS

To accommodate the changing roles, needs and expectations of middle-aged women requires increased responsiveness by society's institutions; governmental programs should widen options for middle-aged women and should broaden presently available data through increased research.

In the 1960's, the needs of elderly and young women were "discovered." But attention is just starting to be focused on women in middle age. An essential step towards formulating sound public policy, Dr. Robert N. Butler states, is the launching of scientific studies focusing exclusively on middle-aged women—on the social, behavioral and biomedical changes which they undergo.

While women's middle age has traditionally been defined in terms of the climacteric, so-called menopause is regarded as less meaningful than it was previously. The most valid approach is to view middle age in psycho-social terms and to then explore the special events that often occur during the middle years, as well as the patterns of change and adjustment that are characteristic of this phase of the life cycle.

Women are more numerous, and they survive longer than men. Nonwhite females at age 40 have somewhat smaller life expectancy differential as compared with nonwhite males than do white females as contrasted with white males. The important reality is that minorities' life expectancy at any age is lower than that of whites. Black and Spanish origin females are to a greater extent than white females the heads of households; they are more likely to live alone, more likely to be forced to seek employment, less likely to have social support systems, and more likely to encounter health problems.

In our society, where the occupational role provides the basis for power, women in middle age hold very little power compared to their male peers, a fact which increases women's sense of dismay at reaching middle age. Since the family often represents the main locus of power for married women, the "emptying of the nest" further deprives them of what little power they possess.

Middle aged women, increasingly gravitating towards the labor force, are frustrated by the difficulty not only of finding work at all, but also of locating meaningful and well-paying jobs. In addition, those women who must return to school so as to support themselves and their children find that our society lacks institutional support systems in their behalf.

Health-related problems of middle aged women, both mental and physical, are of particular concern. Disorders range from major sleep problems and overweight to chronic diseases, alcohol and drug addiction.

To meet the challenge of improving the quality of their lives requires the cooperation of Government, the scientific community, society at large and women themselves.

Flexibility should replace society's rigid patterns which are harmful to people of all ages, but to the middle aged and older population in particular. The women's self-help movement can be especially helpful.

Consciousness-raising can lead to a shift in society's attitudes and less restrictiveness among institutions. As knowledge is expanded, we can better define and apply the ways whereby women can continue to be vital citizens during their middle years.

Part II. PERSPECTIVE

A. MIDLIFE WOMEN IN THE 1980's

(By Bernice L. Neugarten, Ph. D., and Lorill Brown-Rezanka)

BIOGRAPHY

Bernice L. Neugarten, Ph. D., Professor of Human Development at the University of Chicago, is a behavioral scientist who has published widely in the field of adult development and aging. The recipient of many honors for her contributions to research, she has also been active in numerous professional organizations and in public service. Her latest appointment is to the Federal Council on the Aging where she serves also as the liaison member to the National Advisory Council of the National Institute on Aging.

Lorill Brown-Rezanka is a doctoral student in the Committee on Human Development at the University of Chicago. She is a National Institute on Aging trainee in Adult Development and Aging, and is preparing for a career in teaching and research in this field.

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ABSTRACT

How midlife women in the 1980's will differ from midlife women of today, and what the implications for social policy will be, should be seen within the context of historical changes in the timing of life events, and wider social trends in education, family, and work patterns.

Due, for example, to increased longevity and changes in the timing of marriage and childbearing, the empty nest and grandparenthood come earlier, but widowhood comes later and lasts longer than before. Regularities in adult life and traditional views of life periods are becoming blurred; middle age is less easily distinguished from other adult periods; and the trend is toward an age-irrelevant society in which arbitrary constraints based on age are being removed in the work and nonwork areas of life. The so-called fluid life cycle is becoming characteristic, marked by an increasing number of role transitions and the disappearance of traditional timetables.

As young women who experienced the feminist movement of the 1970's become the middle-aged of the 1980's and 1990's, their lives will be increasingly different from those of their mothers. More education, higher levels of work experience, changing combinations of family and work roles, increased frequency of divorce and the single-parent household, and the increased importance of parent-caring in addition to child-caring are altering the lives of women and will contribute to the changing picture of midlife.

Midlife women will be a vigorous and articulate group in the 1980's and will have substantial influence in all areas of political, social and economic life. Because they will represent a wide range of lifestyles and because they will have long periods of lifetime ahead, midlife women will want a wide range of options—in housing and community facilities, in the workplace, in education, and in recreation. They will want opportunities to try new types of work, new types of service to their communities, and new routes to self fulfillment.

Introduction

It can be taken for granted that midlife women in the 1980's will be different than midlife women of today. The question is, in what ways? And what will be the implications for public policy? These questions should be approached within a broad context: by looking at the changing rhythms of the life cycle as they are affecting women in the middle years, and by looking at the wider social trends that are transforming the lives of women with regard to educational, family and work patterns.

But first, how is midlife or middle age to be defined? The most arbitrary definition is one based on age, with the period usually signified as 40 to 60 or 40 to 65. In truth, however, age is not a meaningful marker. The major life events that characterize the middle part of the life span—launching children from the home, reaching the peak of one's occupational career, the climacterium, grandparenthood, retirement, the onset of chronic illness, widowhood—while they tend to occur in a roughly predictable sequence, occur at very different ages to different people.

If particular life events themselves are taken as the markers of middle age, it is sometimes said that the last child's departure from the home is the lower boundary, and retirement, the upper boundary; but there is no consensus on this matter.

Without meaningful age markers or life event markers, it is sometimes suggested that middle age should be described as a state of mind. From that perspective, it has been shown that the person's awareness of entry and exit from middle age often emerges from one or another biological or social cue rather than from a fixed number of birthdays, so that the psychological beginning and end of middle age also varies from one person to the next, and there is no broadly applicable definition.[1]

For present purposes, then, we are thrown back upon the use of age to mark off midlife, and we shall focus on the age group 40 to 60. To use age markers is not altogether disadvantageous, for in a bureaucratic society that makes increasing use of age in sorting people and in creating policies and programs, most of our information about life in the middle years has been gathered in terms of age categories. It should be kept in mind, nevertheless, that age has become an increasingly poor predictor of the way people lead their lives and of attitudes and expectations.

THE CHANGING RHYTHM OF THE LIFE CYCLE

Rapid social change has brought with it changes in the rhythm of the life cycle. Some of the old regularities in timing have disappeared and some of the social clocks that tell people whether they are on time or off time are no longer operating. That is, age norms are less compelling than before, and it is less clear what behaviors are appropriate or inappropriate for one's age.

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[1] Bernice L. Neugarten, "The awareness of middle age," in Middle Age and Aging, Bernice I. Neugarten (Ed), (Chicago: University of Chicago Press, 1968), pp. 93–98

It is not only that the timing of biological events is different and that, for example, while puberty comes earlier in the life cycle than before, the menopause comes later; or that—the most dramatic biological change of all—with the increase in average life expectancy for women, a majority of midlife women can now look forward to living well into their eighty's and a sizable proportion into their ninety's.

It is also that the social timing is changing. Historically entry into the labor market has been coming later for men as education is lengthening, but exit from the labor market has been coming earlier as age of retirement is dropping. The timing of these events affects the life patterns not only of men but also of their wives, mothers and daughters.

Historical changes in the timing of events in the family cycle are particularly clear for women. Age at marriage has fluctuated around 21 ever since the turn of the century, but women married at somewhat older ages during the Depression years of the 1930's and at somewhat younger ages during the affluent years of the 1950's. (Age at marriage has taken a slight upturn again in the last few years). With the timing of motherhood coming at a younger age, and with children spaced closer together, the period of childbearing and childrearing has become shorter. On the average, mothers are now in their early thirties when they see their last child off to school. They then have more than half their lives ahead of them.

The so-called empty nest has also been coming at a younger age than before. Children customarily left home for the first time when they married, but more children now leave home to go to college or to set up separate households, whether or not they marry. (At present more than half of all young people leave the parental household by age 19). And because of increasing longevity, the period of the empty nest is lengthening, so that a parental couple now has the prospect of some 13 years together after their last child is gone.

Because present middle aged women married early and had their children early, grandmotherhood is coming earlier. Finally, because the life span for women has lengthened more than that for men, and because wives are usually younger than their husbands, the survivor is likely to be the wife. So while widowhood comes later than before, it lasts longer than before.

Statistical averages like these obscure the great variations that exist, and they produce an oversimplified picture. At any period in history there are not only great individual differences between women with regard to the timing of family and other life events, but there are differences between ethnic and racial groups, religious groups, educational and socioeconomic levels and differences between women who live in rural or urban areas. Nevertheless, the timing of life events has changed for most women; and while the family cycle runs its course a few years later for women at higher-than-average levels of education, the general pattern of change has been similar for the highly educated and the poorly educated.

The fluid life cycle

There are also changes of another kind that are producing a new rhythm of the life cycle, particularly for those who are presently young, who are marrying, divorcing, then remarrying; the large number who are rearing children first in two-parent, then one-parent, then in two-parent households; the women who work outside the home, then stop to rear children, then return to school part-time or full-time, then work again; and the many who follow one kind of work, then another.

All this adds up to what can be called the fluid life cycle, one marked by an increasing number of role transitions, the disappearance of traditional timetables, and the lack of synchrony among age-related roles.[2] To go a step further, ours seems to be a society that is becoming accustomed to the 22-year-old mayor, the 30-year-old college president, the 35-year-old grandmother, the 50-year-old retiree, the 70-year-old student, and even the 85-year-old mother who is caring for a 65-year-old child.

In all these ways, the regularities of adult life and the traditional views of life periods are becoming blurred. Middle age has fewer markers, and it becomes more difficult to distinguish the young, the middle-aged and the young-old in terms that are socially meaningful.

SOCIAL CHANGE AND THE LIVES OF WOMEN

The altered timing of life events is only one of the ways that women's lives are changing. In the last 10 years, Americans have seen a resurgence of feminism unparalleled in scope and fervor since the movement for women's rights that followed the Civil War. Many complex social and economic trends have led to and led from the contemporary women's movement. One has been the increasing levels of education of women; another, the changes in concepts of marriage and parenthood that, for at least large segments of the population, have accompanied modern methods of contraception and the increased control over fertility; another, the growing demand for women in the labor force, particularly as the service occupations have expanded.

Whatever the nature of social change that lies ahead, the feminist movement has thus far had its major effects on the lives of young women. This is to some degree inevitable when seen from the perspective of the life cycle, for many of the major life commitments of middle-aged and older women were made well before the movement began, and it is understandable that many of these women expect the movement to have greater influence on the lives of their daughters than on their own lives. At the same time, the underlying social changes which gave rise to the feminist movement are influencing the lives of all women (and all men): e.g., it is now middle-aged women more than young women who are entering the labor force in newly-increased numbers; it is all women whose lives are being altered by increasing divorce; and it is the attitudes and expectations of middle-aged and older women that are shaping and being shaped by their daughters and granddaughters. In looking toward the future, it is not possible to foresee all the ways in which women's lives will be the same or different from the lives of their predecessors; but as women who are presently young become the midlife women of the 1980's and 1990's, their lives are likely to be increasingly different from those of their mothers and grandmothers.

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[2] Larry Hirschhorn, "Social policy and the life cycle: a developmental perspective." Social Service Review 51 (September, 1977), pp. 434–450.

Education

Higher proportions of women are graduating from college and higher proportions are taking advanced degrees. In the 1977–78 academic year, 49 percent of all college students were women, and college women actually outnumbered college men among 18- and 19-year-olds. If these trends continue, by the end of the 1980's a higher proportion of women than men in the age group 30 to 44 will be college graduates, a situation that would be unprecedented.

College entrance rates for women have accelerated and decelerated in different decades, associated with fluctuations in age of marriage and in birthrates, with economic and technological changes, with the effects of wars upon the supply and demand of manpower, with the overall growth of higher education, and so on. The feminist movement and the accompanying affirmative action programs in education are also significant new factors.

Women college students are moving into occupations that traditionally have been regarded as men's occupations. Although they continue to be overrepresented in the fields of education and the health professions, an increasing percentage of women are now majoring in mathematics, statistics, business, law, public administration, physical sciences, agriculture, and forestry. Today's women, particularly young women, are following more varied career lines than the women of the past, and they are increasing their career options for the future.

An important new trend is that older women are being welcomed back on campuses. There has been a dramatic change in the age of the college population, with well over ten percent of all college students now 35 or older; but the spectacular increase in this age group has occurred among women, rather than men. Most of these women are furthering career-related goals, but as lifelong education becomes a widely accepted way of improving the general quality of life, it will probably be women more than men whose lives will be affected, at least in the near future.

Continuing education programs have mushroomed, and they offer special benefits for those women who interrupted their education to marry and rear children. These programs generally include one or more of the following features: part-time enrollment, flexible course schedules, short-term courses, counseling services, financial aid for part-time study, removal of age restrictions, curriculum geared to adult experiences, credit by examination, refresher courses, child care facilities, and job placement assistance. Other education reforms important to women are variously designated by such terms as "external degrees," "the open university," and "universities without walls."

Returning college students constitute just one part of the larger population of adults involved in education. In 1976 it was estimated that 16 percent of all persons age 17 to 34 were enrolled in some type of adult education, and nearly 13 percent of all those age 35 to 54. These figures do not include the large numbers engaged in educational activities in museums, churches, neighborhood clubs, nor that very large number who pursue self-taught but systematic learning projects which run the gamut from homemaking skills to esoteric types of knowledge.

The numbers of returning college students are expected to rise considerably as colleges seek to maintain enrollments in the face of declining numbers of younger students. In addition, participants in the broader field of adult education are expected to multiply as the level of formal education in the population continues to rise, for the more formal years of schooling a person has had, the more likely that person will be participating in one or another form of adult education.

All these education trends are affecting the life styles of today's women. They will have even greater impact upon tomorrow's women, especially upon those who have experienced the feminist movement when they were young, and who will be building on that experience as they become the middle-aged of the next decades. Because educational levels are directly related to economic and cultural living standards, to political and social attitudes, and to rising levels of expectations (including expectations about the appropriate role of Government), midlife women will become an increasingly articulate group in the 1980's, a group with substantial influence in all areas of political, social and economic life.

Family and work patterns

The great majority of American women marry (in 1975 it was 95 percent) and the great majority become mothers (in 1975 it was 90 percent of those who had married). Nevertheless, family life is changing, and it is now only a minority of households in which the wife is the homemaker and the husband is the sole breadwinner. Households in which both wife and husband are in the labor force are now almost half of all wife-husband households; and about two-fifths of all children under age 18 are now being reared in families in which both parents have jobs outside the home.

These facts reflect the wider picture: that while 50 years ago one out of five persons in the labor force was a woman, today it is two out of five. These figures are calculated at points in time when counts of the labor force are taken. The more significant figure emerges from looking at successive points over women's life times. It appears that 9 out of 10 of today's women will have been in the labor force at one or more times in their lives. And while it has always been the case that women are most likely to be working when they are young, in recent decades it is also when they are middle aged. (In 1977 over half of all women age 45 to 54 were employed, and the proportion is expected to rise somewhat further in the 1980's.)

This means that increasing millions of American women have chosen to marry, to raise children, and to work, and to work at more than one point in their lives. An increasing proportion, furthermore, enter the labor force and remain there throughout their adult lives without taking out long periods for homemaking or childrearing.

Wife-husband-children is only one form of the family unit, and there is the possibility that significant numbers of women who are now young and who will reach middle age in the 1980's may move away from the traditional pattern. New forms of the family include the couple who live together without marriage, the husband and wife who have had previous marriages, the couple who choose to remain childless, the never-married or divorced parent raising children alone, and the communal family group. The significant trend overall is the increase in households headed by women. Part of this increase is due to divorce. As is well known, divorce rates are rising in all age groups and are soaring among the young. It is estimated that about 40 percent of first marriages of women now 25 to 35 will end in divorce. If this comes true, it will mean that a high proportion of the women who reach midlife by the end of the 1980's will have gone through at least one broken marirage, and given the data on labor force participation, will have had more than one period when they have been self-supporting.

In any case, more than 10 percent of all households are now headed by women, and approximately 15 percent of all those with children. Another significant trend is the increasing number of women who live alone for short or long periods of their lives, reflecting the growing numbers who postpone marriage, the growing numbers of childless divorcees, and the growing numbers of older widowed women who live alone.

With regard to the family life of today's middle-aged women, it appears that it is not relations with children, or with husband, or the empty nest or the menopause that constitutes a major problem (although, of course, some women have problems in those areas), but widowhood and the new concern over parent-caring.

It has already been mentioned that widowhood comes later in the lives of women today than was true for their mothers. Not until women are beyond age 65 do a majority now become widowed, and this picture may change even more in the next decade with the new declines in deaths from heart disease that have been occurring over the last few years. Notwithstanding, a sizable number of women are widowed in their fifties; the mental rehearsal for widowhood is a common theme in the self-reports of middle-aged women, along with the anticipations of grief, loneliness, financial insecurity and loss of social status that are perceived to be its accompaniments.[3] The adjustment to widowhood may be somewhat less difficult in the future as more women become financially self-reliant and more of them have work and community responsibilities that occupy them. Still, it is likely that widowhood, actual or anticipated, will remain a primary stressor for middle-aged women, and that both financial and social support systems for widows will continue to be an important area requiring intervention by both private and public agencies.

The dramatic change in family life which is affecting the lives of women is the appearance of the four- and five-generation family. Increasing longevity in the population brings with it, especially for women who are themselves in midlife, concern over the care of an aging parent or parent-in-law. Parent-caring does not necessarily imply that a woman takes on the daily physical care of a frail old person living in her household. It does mean shouldering or sharing the responsibility for decisionmaking, for planning the living arrangements and the medical supervision and the social support system for an older relative—sometimes for two generations of older relatives, for it is not unusual today for a 40-year-old women to have both a 65-year young-old mother and an 85-year old-old grandmother to be concerned about.

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[3] Helena Lopata, Widowhood in an American City. (Cambridge: Schenkman Publishing Co., 1973).

The significance of parent-caring is confirmed in a recent survey of adults in the metropolitan area of Chicago who were asked what major changes in their lives had occurred in the past 4 years. A perceived change in a parent was the second-most-frequently reported event, a serious health change or increased need for moral support. Of the large proportion of adults who reported such a change in the parent, about 40 percent said the problem was genuinely troublesome to them, the interviewees; of this latter group, the majority had turned for advice or assistance to other family members, to friends, or to other helping persons.[4] About a fourth had turned to formal or professional helpers, such as social workers or psychiatrists.

Parent-caring involves strong components of obligation and commitment, whether or not there is frequent visiting and whether or not the adult child reports a feeling of close emotional bondedness to the aging parent. Indeed, the strong intergenerational family ties among adults may be an aspect of family life that has not been given the recognition it deserves. Many studies have shown that while most older people want to remain independent of their families as long as possible, they expect their children to come to their aid when they can no longer manage for themselves, and that these expectations are usually fulfilled.[5] As has long been true, it is usually the woman rather than the man in the middle generation who fills the role of kin-keeper, maintaining communication across generations and seeing to it that services are provided when needed. It is also the case that the older the individual and the sicker, the more likely he or she is to be living with an adult child. The 1970 census showed that of all persons age 75 and over, one of five women and one of ten men were living in a child's household—or to put it differently, for every older person living in an institution, there were three others living with a child, most frequently with a daughter.

All in all, so far as family patterns are concerned, we cannot yet assess the long-term effects of changes in education, family planning, work patterns, and longevity as they are affecting the family responsibilities of both women and men. It is clear that more women are spending more time in work and community roles that lie outside the traditional roles of mother and homemaker, not only because they work outside the home both before and after marriage and both before and after motherhood, but also because more women have periods of time between marriages and because the periods of the empty nest and widowhood are longer than before. In these ways the family cycle is becoming less dominant in shaping the lives of women. At the same time the family, and especially the multi-generation family, is by no means losing its salience. While most women feel freer of family responsibilities when they reach midlife, there is some increasing number who feel themselves caught between the needs of adolescent children, husbands and aging parents, and who feel no more free to devote themselves to work or community roles in their midlife than they were in their young adulthood.

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[4] Grace L. Lieberman, "Children of the elderly as natural helpers: some demographic variables." American Journal of Community Psychology, Special Issue, Autumn, 1978.

[5] Ethel Shanas and Marvin B. Sussman (Eds), Family, Bureaucracy, and the Elderly. (Durham, N.C.: Duke University Press, 1977).

Whatever the balance of forces will be, it is likely that women who work at increasingly responsible and high-level jobs will be less willing to return to the home to care for an aging relative. Just as younger women have been seeking day-care services to assist them in their child-care role, middle-aged women will be seeking social services and home-health services to assist them in their parent-caring role.

Women as workers

In thinking ahead to the 1980's, more should be said about women's work roles. The major reason that women work, whether they are young or middle-aged, married or not, mothers or not, is an economic reason, just as is true for men. This is not likely to change in the next few decades. It is significant, however, that the greatest growth of women workers in recent years has taken place among well-educated wives from families whose incomes are moderate but insufficient to maintain the desired pattern of consumption. Before World War II, married women workers came almost exclusively from low-income families, but it is now about as likely for a middle-class wife to be employed as for a working-class wife.

There is a direct relationship between women's levels of education and their levels of employment. The more education a woman has, the more likely she is to be in the labor force. This is true for all women as a group and true also when the data are broken down by different age groups. (Of women who were drop-outs from high school, less than 40 percent were employed in 1976, but of women who had four or more years of college, it was 65 percent). This latter point makes it clear that there are reasons other than economic that also propel women into the labor force. Especially at higher educational levels, women work for intellectual and social stimulation, for opportunities for service, for self-development, and because they find the work intrinsically satisfying and rewarding.

As educational levels rise, not only the numbers but also the occupational levels of women workers rise. It is this latter fact that has special significance for the 1980's. A higher proportion of young women than of middle-aged women have had college educations and hold jobs at the top of the occupational ladder in professional and technical job categories. As these young women become the midlife women of the 1980s, their length of work experience will have an added effect on their high levels of education, and the two factors together will mean for them higher occupational levels. The total distribution of women workers will become more similar to the distribution of men workers then is true today.

This warrants a closer look. At present, women workers compared to men remain concentrated in a few major occupational categories. (In 1976, well over half of all women workers were in relatively low-paying clerical, operative, or service positions). But these aggregated data obscure the important age differences. Over the past several decades, there has been a large influx of middle-aged women into the labor force, women who had on the average less education than younger women and who went to work at low-paying, dead-end jobs. This historical trend will come to an end as the proportion of middle-aged women in the labor market tops out (it is predicted, for instance, that of women 45 to 54 the proportion will increase from 55 percent in 1975 only slightly and will reach 60 percent by 1990).

The differences in jobs status between younger and older women is illustrated in Table 1, where it is shown that as one moves from the older to the younger group, the proportions in professional and technical occupations in 1975 rises from 12 to 25 percent. It is this 25 percent who will be among the midlife women in the 1980's. Together with the additional number who will have raised their educational levels and their job levels by that time, the effect will be an upward shift in the occupational distribution of women as a whole and a generally higher-level work force.

One of the factors that may operate in the opposite direction, however, is that the numbers of presently young people are so large, the outcome of the post-war baby boom. As these numbers of women and men move along, like a bulge in the pipeline of the population, the competition for jobs may become acute and the opportunities for women may diminish more than for men. This is but a reminder that society-wide economic and technological and population trends will continue to have major influences on the employment patterns of women, and that the overall outcomes are not altogether predictable.

Still another set of influences on women's employment patterns relate to changes in public attitudes. It has already been said that sex discrimination undoubtedly plays a role today, even though its extent is difficult to assess. One of the factors that has great potential for improving the status of women workers is the anti-discrimination legislation and the affirmative action programs enacted by Congress and federal agencies in recent years: the Equal Pay Act of 1963 and its amendments of 1972; title VII of the Civil Rights Act of 1964 and its extended coverage of 1972; title IX of the Education Amendments of 1972; and the Presidential Executive Order 11246 of 1967 establishing nondiscrimination by sex in Government employment.

Public attitudes are important in yet another way. The fact that today's women are concentrated in low-paying jobs is voluntary in part and reflects the traditional patterns both within family and schools that have led women to set low levels of aspiration for themselves as workers. As more women become educated for and move into higher-level occupations, and as more begin to think in terms of careers rather than jobs, their earnings and their overall status as workers should change for the better.

Minority women

Unlike the patterns that were true earlier, minority women (black, Mexican-American, Puerto Rican, American Indian, Asiatic, and Eskimo) are no more likely today to be in the labor force than are majority women. This is because the proportions of minority women at work have stayed relatively constant over the past two decades, while the proportions of majority women have climbed.

In the job market, minority women have faced both race discrimination and sex discrimination, and as a group they have been markedly disadvantaged compared to majority women. They not only have lower levels of education; they have usually begun work in lower-status jobs and, with the exception of such occupations as teaching, they remain clustered in less desirable jobs; they have higher unemployment rates; and compared with majority women of equivalent education and experience, their earnings have been less.

While these disadvantages are still severe, the situation for minority women has been somewhat alleviated in the past 20 years, with the proportion rising rapidly in the professional and technical categories (from 7 to 14 percent) and in clerical jobs (from 9 to 26 percent), and with the proportion in private household work dropping sharply (from 35 to 9 percent). The important point is the one made earlier, that changes in the occupational distribution are tied directly to the educational levels of successive age groups, a fact that is even more striking in the case of minority women than it is for majority women. The Civil Rights movement has had its major effects upon young people, and it is successive groups of young minority women who have had improved educational opportunities and improved job opportunities.

As pointed out earlier, it is difficult to disentangle the complex interactions between education, work, and family patterns in the lives of women. This is clearly illustrated when comparing black women to white women. That black women have fared more poorly in the labor market is associated in part with differences in their education, but in part also with differences in family patterns. A higher proportion, for instance, have borne their first child before age 18; a higher proportion have large families of six or more children; a smaller proportion are married and living with their husbands; and a much higher proportion are heads of households (in 1976, 36 percent of all black families were headed by women as compared with 11 percent of white families).

To the extent that family patterns are changing—and they are changing at a particularly striking rate in middle-class black families—employment patterns for black women can also be expected to change. While the work status of minority women will improve if racial discrimination diminishes, and while the work status of both minority and majority women will improve if sex discrimination diminshes, still work status for both groups will continue, in all probability, to be more directly related to family patterns than to discrimination *per se.*

SUCCESSIVE GROUPS OF AMERICAN WOMEN

The social trends just described can be understood another way, by comparing the social characteristics of different age groups of American women. This has been attempted in Table 1 where, although the data are often only approximate to our purposes, they nevertheless convey some of the major differences in the lives of women born at successive points in history. The first, group A, are women age 60–65 in the year 1975 and represent those who are presently exiting from middle age. The second, group B, age 40–45 in 1975, represent those who are presently entering middle age. The third, group C, age 25–30, represent those who will enter middle age by the end of the 1980's. While the choice of 5-year age groups has been arbitrary, these particular groups serve not only to highlight historical changes but also to demonstrate that major historical events are associated with differences in life outcomes across whole birth cohorts.

TABLE 1.—SOCIAL CHARACTERISTICS OF AMERICAN WOMEN IN 1975[1]

	Group A, age 60 to 65	Group B, age 40 to 45	Group C, age 25 to 30
Total number (in thousands)[2]	4,983	5,735	8,909
Average life expectancy at birth	55	63	70
Education:			
Percent completed high school	53	72	84
Percent 1 or more years of college	17	23	38
Percent graduated from college	8	11	20
Labor force participation:			
Percent in labor force at present	33	57	57
Percent in professional and technical jobs	12	17	25
Early family experience:[3]			
Percent whose parents both born in United States	46	85	94
Percent with 1 or no sibling	18	30	20
Percent to age 15 in families with no deaths of parents or siblings	45	71	85
Marriage and family:			
Percent 1st married by age 20	37	50	46
Percent single at age 25 to 29	23	10	15
Percent divorced by age 35 to 39	12	18	(4)
Percent 1st marriage ended (or predicted to end) in divorce	16	26	38
For married women:			
Average number of births by age 27	1.1	2	1.4
Total number of births per woman	2.5	3.2	[5] 1.5
Percent 1st birth within 7 mo. of marriage	11	14	23
Percent childless at age 25 to 29	30	13	21

[1] Data are taken from various reports of the U.S. Bureau of the Census and the Bureau of Labor Statistics.

[2] As of July 1, 1977. Parallel numbers of men are 4,380, 5,465; and 8,837.

[3] Data on early family experience are for white native born, both sexes combined; and for group C, for persons born in 1950. See Peter Uhlenberg, "Changing configurations of the life course," a paper prepared for the Conference on the Family Life Course in Historical Perspective, Williams College, July 1975.

[4] 17 percent of this group have already been divorced by age 25 to 29.

[5] This group is still in their childbearing years; their total birthrate will be higher.

The two World Wars and the Great Depression of the 1930's are usually regarded as watershed events in American history. Group A, born 1910 to 1915 were young children during World War I and were reaching adulthood during the depression years. Group B, born 1930 to 1935 were depression babies who were reaching adulthood during the affluent years of the 1950's. Because these two groups are separated by a 20-year interval, group B may be regarded roughly as the daughters of group A. Group C, born 15 years later in 1945 to 1950, were part of the baby boom that followed World War II and were reaching adulthood when the feminist movement was gaining momentum at the turn of the 1970's.

The lives of these three groups of women might well be expected to differ, as indeed they did. Some of the differences can be read from table 1, while others can only be inferred. But it is clear that the three groups brought or will bring very different experiential backgrounds with them into middle age.

Of the oldest group, group A, the large majority were born into big families; half had one or both parents who were foreign born; and the majority, by the time they reached 15, had experienced the death of a sibling or of a parent. Of this total group, only half finished high school and only a very few finished college. Entering their childbearing years during the depression, a sizable proportion stayed single to age 30, a sizable proportion delayed having children, and a sizable proportion remained childless. Overall the birthrate in this group was the lowest recorded up to that time.

By contrast, group B women, born in the depression years, were reared in small families; only a minority had a foreign-born mother or father; and only a minority had by adolescence witnessed a death in the immediate family. Of this total group the large majority finished high school, but it was still the unusual young woman who finished college. Entering their childbearing years during a period of economic expansion, this group married early and bore relatively large numbers of children. More of this group have been or will be divorced than is true for their mothers, but fewer will have been widowed by age 60. Because of their high birthrates, furthermore, this group, compared to those who precede and follow them, will have relatively large numbers of children to turn to in their old age, although, unlike their own mothers, they will have relatively few grandchildren.

The youngest women, group C, are markedly different from both earlier groups. Once again it is a group who were reared in large families. Almost half these women have married early, before age 20, but a sizable proportion have delayed childbearing and the majority say they expect to bear only one or two children. If they carry out their plans for small families and if their longevity increases as predicted, these women will have many more child-free years than did any of their predecessors.[6] They are also markedly different from earlier groups in terms of their higher educational and occupational levels, with, as already mentioned, one-fourth who are already employed in professional and technical jobs.

WHAT WILL MIDLIFE WOMEN WANT?

We have been saying, sometimes explicitly and sometimes implicitly, that successive groups of women will be different in midlife because they have had different experiences in childhood and youth. Midlife women in the 1980's will be different also, of course, because the world itself will be different. But to stay with the more circumscribed question before us, what are the implications for the 1980's and 1990's of the changing life patterns we have been describing?

By the year 1990, our group C women will be 40 to 45 and our group B women, 55 to 60. Together with the larger intermediate group, they will constitute a very heterogeneous population, a point that should not be lost sight of despite the fact that we have been describing group averages rather than group variability. We have stressed the differences between age groups, but there are equally striking differences between socioeconomic groups, ethnic groups, and so on. Furthermore, the variability among middle-aged women is greater than among young women. People become more different with the passage of time, as choices and commitments build up into unique life patterns, and as interests and activities become more individualized. That women's lives fan out as they grow older can be seen when women gather, say, for a 25th reunion of their high school or college class; they find how variegated their lives have become as compared to the time they were in school together.

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[6] Roxanne A. Van Dusen and Eleanor B. Sheldon, "The Changing Status of American Women." American Psychologist, 31 (1976), pp. 106–116.

With increasing heterogeneity, midlife women will want a wide range of options—in living arrangements, in the workplace, in education, and in recreation. With long periods of lifetime still ahead, they will want opportunities to try new types of work, new types of service to their communities, and new routes to self-fulfillment. Middle-aged women have already been reporting that they feel and act younger than their mothers did at the same age—that they are not only healthier and more vigorous, but more youthful in outlook and in expectations of life. There is every reason to expect this trend to accelerate.

As it accelerates, women will press for a more egalitarian society; removal of sex, race, and particularly age discrimnation; equity for men and women in pension systems; removal of mandatory retirement for themselves and for their husbands; a change toward an age-irrelevant society, one in which arbitrary constraints based on age are removed in both work and nonwork areas of life. They will expect improved programs in health care, with special attention given to the amelioration of chronic illness. They will want new programs of economic assistance for men as well as women during transitions between jobs, school and homemaking. In education they will want financial support as they undertake new or second careers, or as they seek new cultural experiences: scholarships available for part-time as well as full-time study, Federal loan programs, paid sabbaticals from work. They will encourage more entry and exit points into higher education and the expansion of innovative programs geared to their needs for flexibility.

Most midlife women will continue to balance work and family responsibilities. For increasing numbers, this will involve working all through adulthood and moving up the career ladder; others will not wish to work steadily or full-time, and they will seek flexibility without sacrificing the opportunity for interesting and responsible work. This will include job-sharing, especially of career-level jobs, and more jobs specially arranged to match the capabilities of mature and experienced women. Others will choose non-remunerated work in their communities and will seek out a wider range of service opportunities, especially those commensurate with their ability and their life experience. Because the age of retirement is expected to continue to drop, an increasing number of women in their late fifties will seek meaningful leisure pursuits for their husbands and themselves, but also service opportunities planned as husband-wife undertakings.

An increasing proportion of midlife women will be divorced and living alone, or they will be heads of households that include adolescent children and other relatives. Together with the group who are widowed, they will create an increasing demand for varied types of housing. Some who live alone will seek housing that provides not only physical security and recreational facilities, but also facilities for congregate eating and cooking. Others, married or single, will want architectural arrangements that will allow for the care of an aging relative. Whether married or single, midlife women will want housing and neighborhood facilities that provide greater local flexibility, so that as their households contract or expand they need not keep moving into new neighborhoods or new communities.

We have already mentioned the needs of midlife women for assistance in their parent-caring role. Some women would take an aged parent into their homes if financial reimbursement could be provided to replace lost work income; these women are likely to look to Government for this type of aid. Others want improved home health services or social services or homemaking services to help the older relative live independently. Others want sheltered group housing for older relatives as an alternative to the nursing home; still others, who look to institutional care as the last resort, will press for more acceptable forms of nursing home care.

Counseling services for women will become increasingly important. This includes access to counselors who are themselves middle-aged or older, and who can assist them not only with regard to educational, work, and service opportunities, but also with changing psychological relationships to adult children, husbands, and grandchildren and with psychological transitions related to divorce, widowhood, and retirement. Midlife women will benefit, as will younger women, from counseling that comes to terms with the facts of increasing longevity and that will help them plan for lengthening periods of old age for themselves, their husbands, and their parents.

All in all, as the society moves toward the 21st century and toward a population in which higher proportions will be middle-aged and old—as we move toward the so-called mature society—it will be the middle-aged, and in many ways middle-aged women, who will create a new social and psychological climate. They will create new meanings for the terms midlife and middle age, and new connotations of vigor and activity that will be seen to accompany experience and maturity. In so doing, they will help create a more realistic view of the life cycle, not only for the middle-aged, but also for the old and for the young.

B. CHANGING ROLES: PROJECTIONS FOR THE FUTURE AND POLICY IMPLICATIONS

(By Helena Znaniecki Lopata, Ph. D.)

BIOGRAPHY

Helena Znaniecki Lopata, Ph. D., Professor of Sociology, Loyola University of Chicago. Dr. Lopata has devoted 20 years to the analysis of life changes and transitions of American women, including mothers of at least one pre-highschool child, widows of all ages, elderly women, and currently working women and homemakers aged 25 to 54. Her latest book, "Women As Widows—Support Systems," will be out in spring 1979.

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ABSTRACT

The lives of women in the oldest two to three generations of Americans have been strongly influenced by historical trends and are being modified by very recent changes. Historically, the lives of adult women of this society became restricted to the home with marriage and motherhood, in contrast to other societies in which they have had an active role in the economic and social life of the community.

Very recently, however, American women have been increasing their involvement in societal roles, such as jobs, at various stages in the life course, have developed greater flexibility of movement in and out of the home, and have learned to voluntarily utilize existing resources for social engagement. Many older women, and some in the middle years of life, have not developed these behavior skills, so that they become relatively isolated as events disengage them from prior support networks.

Society can assist these women by providing connecting links between them and community resources, in the form of neighborhood networks. Need for such services will decrease in the future due to changes women are currently introducing into their social roles and relations over the life course.

INTRODUCTION

American society is undergoing major social changes in the lives of its adult members, with important future consequences. The first change is the increasing, though still often ineffectual, involvement of adult women in social roles outside of the home. The second change is the attempt to decrease the social isolation of the nuclear home from societal life. The third change is toward increasing flexibility of social involvement in the life course of both men and women. These three major efforts, which will transform much of American life in the next decades, are purposeful or at least inevitable reactions to the constraints placed upon American adults in the history of this society.

America, even more than its European societies of origin, pushed hard for industrialization and urbanization, focusing on economic growth and affluence during most of its history. The cost of such effort has affected family life and the personal freedom of its adult members. Men have had to devote themselves to grueling work outside of the home; women have become isolated from involvement in society once they marry and become mothers, in spite of a prolonged lifespan of 30-some years without children in the home, with a husband either working outside of it or too tired to enjoy it, or as widows.

Post-Colonial, Puritan America created a divided world for men and women which is only now coming together. The changes occurring among women in modern America are really a reaction to changes begun in Puritan times, when women's lives became highly constricted.

> In Colonial days they had been able to enter far more fully into both the work and the recreation of men. . . . Whatever their position in society, women were (then) expected to devote themselves wholly to the duties of domestic life. Visitors from abroad often singled this out as a bizarre and unexpected aspect of the American scene.[1]
>
> Seriousness of purpose was heightened by strong religious feeling; the average man locked himself in his office and his wife in his home.[2]

This paper is devoted to an analysis of problems which are a consequence of these historical trends as they affect midlife women in modern urban America. It is important to keep in mind that what is currently happening in these women's lives is a result of the restrictions imposed upon them and their families by this society because of past emphasis on the economic institution. This emphasis, combined with immigration, the weakening of the extended family, the disappearance of servants and other household members, and the isolation of the nuclear family removed adult women from public life. It has made it difficult for women to reenter social roles outside of the home when their family obligations are lessened, even if inadequate family income or widowhood requires their involvement in economically productive roles.

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[1] Foster Rhea Dulles, "A History of Recreation: America Learns to Play." (New York: Appleton-Century-Crofts, 1965), 96.

[2] Ibid, p. 98.

In prior centuries and in many other parts of the world, women are economically productive and not socially isolated in the home. American society has produced a family pattern which becomes dysfunctional to women beyond the stage when children require constant attention, usually in the second half of their life course. Older women are generally unable to reengage in societal roles in their post-parental segment of life; women now in younger ages are less likely to face these problems because they are increasingly active in roles outside their homes.[3]

American society emphasizes voluntary programs, i.e., people are expected to engage in a variety of helping social roles and to use society's resources outside of their homes. Individuals are expected to be able to modify old systems and networks and independently develop new ones, since the automatically engaging traditional family and neighborhood networks have dispersed.[4]

Lower class women, and those of all but upper classes, were socialized not to be "aggressive" in searching out society's resources or making demands on any group or person outside of their home. It is not surprising that such people do not seek out new sources of help when old social relations or roles become dissolved. Human beings have a surprising ability to passively adjust to most constricting lifestyles, as evidenced in the responses to Nazi policies. Nevertheless, a democratically oriented society does not have the right to abandon people who were taught in the past to act in ways which make it impossible for them to live full lives in modern surroundings.

ROLE CHANGES WITH AGING

Because of the rapidity of social change in America, few members of society are able to live fully engaged lives without continued adult socialization.[5] Fortunately, mass communication media help in this process. However, many midlife women have serious gaps between what they know and what the communicators assume they know. Consequently, these women cannot translate the communication into personal use. For example, many widows in the Chicago area are totally unfamiliar with the city beyond the few blocks within which they circulate. If forced to move for any reason, especially in later years and if alone, they frequently withdraw from new neighbors, treating them as dangerous strangers.

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[3] When I started studying American homemakers in the late 1950's, the gap between the high level of competence and creativity many displayed and their apologies for being "just a housewife," as well as the negativism about American women in the popular and "scientific" literature was very apparent. After escaping from Europe during World War II, I was apprehensive about remaining in a country where women were defined as "A Generation of Vipers," or "Modern Women: The Lost Sex," encouraged to be masochistic by "The Psychology of Women," living with "The Organization Man," in a suburb containing only "The Lonely Crowd." American life in the decades of the 1940's and 1950's needs to be more fully reexamined in order to better understand the strength of the antifeminine attack. It is quite possible that the need to get women back into the home after the war years spurred the intensity of negativism, but this hypothesis remains to be tested.

Phillip Wylie, "Generation of Vipers" (New York: Holt, Rinehart and Winston, Inc., 1955).

Ferdinand Lundberg, and Marynia F. Farnham, "Modern Woman: The Lost Sex" (New York: Harper and Bros., 1947).

Helene Deutsche, "The Psychology of Women" (New York: Grune and Stratton, 1944).

William H. Whyte, Jr., "The Organization Man" (New York: Simon and Schuster, 1956).

David Reisman, Nathan Glazer and Nevel Denney, "The Lonely Crowd" (New Haven, Connecticut: Yale University Press, 1955).

[4] Elaine Cumming and William D. Henry, "Growing Old: The Process of Disengagement" (New York: Basic Books, 1961).

[5] Jeylan T. Mortimer, and Roberta G. Simmons, "Adult Socialization," Mimeographed, 1978.

Orville Brim, "Adult Socialization" in J. A. Clausen (ed.) "Socialization and Society." (Boston: Little, Brown and Co.: 1968), 182–226.

Work Outside of the Home

Even when traditional women have no husbands, because of desertion, divorce, or widowhood, or when married women are living in poverty, many adult women are unable to obtain adequate employment. Most still restrict job search activities to inquiries among friends or relatives, or places of business. It is therefore not surprising that many female-headed households live below the poverty level,[6] the earnings gap between women and men is increasing,[7] and strong sex segregation still exists in the labor market.[8] In addition, women do not have consistent work careers. This combination of factors means that few women are covered by pensions upon retirement.[9]

The recent dramatic upswing of women returning to the labor market can lead us to predict, however, that more will be contributing to their own social security record, although it will be some time before they can draw more benefits from their own record than as a dependent. At the present time, 42 percent of women are able to draw upon their own social security record, but most are dually entitled. Women must increase both the number of years and the continuity of work in jobs which offer pension benefits before this can become a substantial resource. At the present time, most are dependent in retirement upon social security, their own or their husband's.[10]

The retirement of women is an interesting phenomenon, in that it has multiple stages or facets. Most women are homemakers, whether or not they also have a job. The first form of partial retirement occurs during the "shrinking circle" stages of the homemaking role, when first the children and later the husband cease being recipients of the role.[11]

The second form of retirement accompanies the movement of the husband, who is usually older than the wife, out of employment; this tends to be a traumatic event, with either positive or negative overtones.[12] The third form of retirement is the working woman's own withdrawal from paid employment. All of these retirement experiences can be accompanied by other life changes, such as movement away from a home, a neighborhood, friends, voluntary associations and even relatives.[13] There is mixed evidence as to the ease with which women go through any of these forms of retirement. Reports range from depression among women whose children no longer need them, to increased satisfaction with life as work opportunities increase and conflict diminishes as offspring move out of the home.[14]

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[6] Blanch Williams, "A Profile of the Elderly Woman," Aging (November–December 1975).

[7] Valerie Kincaide Oppenheimer, "The Sociology of Women's Economic Role in the Family," American Sociological Review 42 (June 1977) : 387–406.
U.S. Department of Labor, "The Earnings Gap Between Women and Men" (Washington, D.C. : U.S. Government Printing Office, 1976).

[8] Rosabeth Moss Kanter, "Men and Women of the Corporation" (New York : Basic Books, 1977).
Oppenheimer, op. cit.

[9] Lucy B. Mallan, "Women Born in the Early 1900's : Employment, Earnings and Benefit Levels," Social Security Bulletin 37 (March 1974) : 3–25.

[10] Helena Znaniecki Lopata, "Support Systems Involving Widows in a Metropolitan Area of the United States," Report to the Social Security Administration, 1977.
Helena Znaniecki Lopata and Kathleen Norr, "Changing Commitments of American Women to Work and Family Roles and Their Future Consequences for Social Security," preliminary report to the Social Security Administration, 1978.

[11] Helena Znaniecki Lopata, "The Life Cycle of the Social Role of Housewife," Sociology and Social Research 51 (October 1966) : 6–22.
Helena Znaniecki Lopata, "Occupation : Housewife" (New York : Oxford University Press, 1971a).

[12] Eugene A. Friedmann and Harold L. Orbach, "Adjustment to Retirement," in S. Arieti (ed.) "American Handbook of Psychiatry" (New York : Basic Books : 1974), 601–645.
Grace Q. Vicary, "Women's Retirement," paper presented at the meetings of Sociologists for Women in Society, Eastern Sociological Society meetings, 1978.

The Role of Wife

There are three major types of married women: those satisfied with their marriage or at least lacking a better alternative; those who divorce and remarry; and those who are too dependent to be able to exist outside of marriage.[15]

Married women vary their role of wife by class and life style, as well as by other roles both they and their husbands play in the family institution and elsewhere.[16] As far as midlife women are concerned, a major differentiating factor is whether or not they or their spouses are still in paid employment.[17]

Social psychologists report that women become more assertive later in life, while men become less "masculine," so that couples are apt to be more egalitarian and companionate than in earlier years.[18] More educated women also tend to have more developed, broader roles as wives, i.e., to share much more of life with their husbands than do their less educated counterparts.[19]

An increasing number and proportion of women are becoming divorced, by their choice, their husbands', or by mutual agreement. The age distribution of divorcees and widows is different, with little opportunity for older widows to remarry because of the scarcity of men and their tendency to marry even younger women the second time around.[20] Many formerly married women express an unwillingness to go through the process again. Advantages of remarriage are stated in terms of companionship and security, disadvantages in terms of a loss of independence, a highly valued commodity.[21]

Characteristics of the role of wife in older years become apparent when it can no longer be performed, with only vestiges remaining after the husband's death. The widow feels strongly the void in her life created by the absence of a companion, escort, love object, a person to whom she was an important person, an individual around whom work and time were organized, etc.[22] Women tend to feel that they cook for others, not for themselves. The role of housewife is decreased in importance when the roles of wife and mother are not fully functioning within it. Since marriage is a very personal relationship in America, most women feel the necessity of idealizing the deceased, even to the point of sanctification. Making the late husband into a saint is a complicated process, but it usually helps the grief work, which is a necessary function.[23] Some women do not remarry out of a feeling of obligation to the husband, especially if there is money involved, which he earned and the children feel they should not be deprived of by another man.

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[13] Ibid.

[14] Pauline B. Bart, "Alienation and Women's Health," paper presented at American Sociological Association meetings, San Francisco, 1973.

Jessie Bernard, "Remarriage" (New York: Holt, Rinehart and Winston, 1956), and "The Future of Marriage" (New York: Bantham Books, 1973).

Glen H. Elder, "Family History and the Life Course," Journal of Family History 2 (Winter 1977): 29–33.

Helena Znaniecki Lopata, "Widowhood in an American City" (Cambridge, Massachusetts: Schenkman Publishing Co., 1973b).

Boyd C. Rollins and Harold Feldman, "Marital Satisfaction Over the Family Life Course," Journal of Marriage and the Family 32 (February 1970): 20–28.

[15] Bernard, op. cit.

Rollins and Feldman, op. cit.

[16] Lopata, 1971a, op. cit.

[17] Robert C. Atchley, "Sociology of Retirement" (Cambridge, Mass.: Schenkman Publishing Co., 1975).

[18] Jean Lipman-Blumen, "Changing Sex Roles in American Culture: Future Directions for Research," Archives of Sexual Behavior 4 (July 1975): 433–446.

Bernice Neugarten, "Middle Age and Aging" (Chicago: University of Chicago Press, 1968).

[19] Lopata, 1971a, op. cit.

Mirra Komarovsky, "Blue-Collar Marriage" (New York: Random House, 1967).

[20] U.S. Department of Health, Education, and Welfare, "Remarriages, United States," DHEW Publication No. (HRA) 74–1903, Series 21, no. 25 (Washington, D.C.: U.S. Government Printing Office, 1973).

[21] Bernard, op. cit. Lopata, 1977, op cit.

Helena Znaniecki Lopata, "Women as Widows: Support Systems" (New York: Elsevier Scientific Publishing Co., 1978a).

The role of mother

The older the woman, the less apt she is to have children in the home, unless she is in ill health. As children in America grow up and marry, they tend to leave the parental home to establish their own residence. This pattern is not universal in history or across societies. In prior times, women lived shorter lives and most died before the last child left home; consequently, living arrangements of midlife women were not a subject of concern.[24] In the 1930's, before enactment of the amendment to the Social Security Act of 1935, which gave benefits to dependent wives and widows, most older women were dependent on their children for support. This dependency resulted in two solutions to the "mother problem" after the father died: a cooperative financial and service arrangement by the children, enabling the mother to continue residing in her own place, or her movement to the home of one of the children. The increase in employed women, which makes it impractical for them to care for ailing parents, has recently led to a concomitant increase in nursing homes, which are frequently resented by the elderly who feel deserted. On the other hand, many women have expressed great satisfaction with living alone, not coming into conflict with children or grandchildren, having rights of territoriality, operating under their own schedules, and free from homemaking and child care which inevitably comes to those living as dependents in other persons' homes.[25]

Although independent, older mothers often feel neglected by their children.[26] They tend to complain that the younger generation is "too busy" to give them sufficient attention. Although daughters are usually within relatively close distance, and although daughters are very functional in the support networks of the widows of Metropolitan Chicago, relations are asymmetrical for all children, with relatively low average frequency of contact.[27]

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[22] Helena Znaniecki Lopata, "Loneliness: Forms and Componenets," in Robert S. Weiss (ed.) "Loneliness: The Experience of Emotional and Social Isolation" (Cambridge, Massachusetts: The MIT Press, 1973c), 102–115.

[23] Lopata, 1973b, op. cit.

Helena Znaniecki Lopata, "Contributions of Extended Families to the Support Systems of Metropolitan Area Widows: Limitations of the Modified Kin Network." Journal of Marriage and the Family 41 (Spring 1978b).

Geoffrey Gorer, "Death, Grief and Mourning" (Garden City, New York: Anchor Books, Doubleday, 1967).

[24] Evelyn Duvall, "Family Development" (New York: J. B. Lippincott Co., 1967), third edition.

[25] Helena Znaniecki Lopata, "Living Arrangements of Urban Widows and Their Married Children." Sociological Focus 5 (Autumn 1971b): 41–61.

Lopata 1973b, op. cit.

[26] Lopata 1978a, op. cit. Lopata 1978b, op. cit.

Helena Znaniecki Lopata, "Widowhood in Polonia," "Polish American Studies," 1978c.

[27] Lopata 1978a, op. cit. Lopata 1978b, op. cit.

SUPPORT SYSTEMS AND SUPPORT NETWORKS

Several studies of older women in the Metropolitan Chicago area point dramatically to a basic difference between the lives of older women in modern urban America and those of such women in the past or in many other societies.[28]

The difference is a unique combination of independence or freedom from community, in-law, offspring, work and health constraints, often, however, accompanied by relative isolation or constricted social life space.[29] The remaining part of this report will utilize these Chicago studies to document prior statements. Tables detailing the distributions are in the appendix for readers wishing such documentation. There are four studies from which I have drawn material: (1) a survey of role changes of older widows, (2) a study of the support systems of widows of all ages who are current or former beneficiaries of social security,[30] (3) a needs assessment survey of Chicago elderly, and (4) phase one of a study of changing meanings and commitments to work and family roles of women aged 25–54 which will hopefully be replicated nationally. The first three studies contain data on older women as they are now, the fourth provides a basis for projects as to how they will be in the future.

More of the Chicago area women who are now in the two or so generations defined as "old" tend to have much more in common than will future generations. They do not, for the most part, have the personal resources to turn today's new freedom from constraints into freedom to voluntarily engage in a complex support network. Reared in the traditional American or European socialization system which discourages commitment to roles outside the home, they are highly dependent upon automatically engaging resources and connecting links to resources. Modern life has removed many such resources; women are relatively isolated from neighbors, kin, and friends because of increasing mobility and heterogeneity, and because of the lack of community action. Most of these Chicagoans are not real "urbanities" in terms of identity and resource utilization; they were not born and brought up in homes with urban sophistication, but among villagers or "urban villagers"[31] (see table 1 in the appendix).[32]

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[28] The first study of role transitions of older widows, described in "Widowhood in an American City" (Lopata, 1973b) was funded in part by an Administration on Aging grant, a division of the Department of Health, Education and Welfare (grant No. AA–4–67–030–01–A1), and in part by Roosevelt University. The second study of the support systems involving widows was funded through a contract with the Social Security Administration (SSA–71–3411), with Dr. Henry P. Brehm, Social Security Administration, as project director, and Loyola University of Chicago. It is discussed in "Women as Widows" (Lopata 1978a). In the meantime, Mayor Daley's Council on Senior Citizens commissioned Kirchner Associates to do a study of the Chicago needs assessment survey, some of the results of which I used in a paper on "Support Systems of Elderly Urbanites: Chicago of the 1970's" (Lopata 1975; Kirchner Associates, 1972). The final study which I discuss, "Changing Commitments of Women to Work and Family Roles," funded by the Social Security Administration (SSA 72–S–77003) and directed by Henry P. Brehm is a pilot of 996 interviews of younger women—that is, women aged 25 to 54—of what will hopefully become a national study. The purpose is to determine if behavioral changes in attachment to the labor force are simply a response to economic need or are the outward manifestations of real changes in self-images, expectations, and demands on societal institutions and plans for future role involvements. It is in this study that we found that 43 percent of the women had obtained additional schooling since leaving school the first time, and that 66 percent intend to return. We also found a tremendous heterogeneity among these women, with some polarization, but also a wide range of often contradictory but changing beliefs and actions.

Kirchner Associates, "The Chicago Needs Assessment Survey, Final Report." For the Mayor's Office on Senior Citizens, 1972.

Helena Znaniecki Lopata, "The Support Systems of Elderly Urbanites: Chicago of the 1970's." The Gerontologist 15 (February): 35–41, 1975.

[29] Erich Fromm, "Escape from Freedom" (New York: Rinehart & Co., 1947).

[30] I am defining a support as an action or object directed toward a person which the society generally defines as necessary or helpful in maintaining a style of life. A support system is a set of similar supportive actions or objects involved in social interaction. A support network contains the people with whom a person is involved in supportive interaction.

Few had fathers or mothers who had been born in Chicago or another large city. For example, 4 out of 10 of the parents of the widows sampled for the support systems study were born in rural areas, villages or farm towns. About half of the parents were born in another country, and the vast majority of the women designate a location outside of Illinois as the parental birthplace. Most of the women were reared in families with very limited education or knowledge of the resources of the complex urban society into which they moved. Confined often to an urban ghetto, usually surrounded by similarly ignorant people, their parents and often they themselves lived day by day, without "maps" of the system. Educated minimally in inferior schools, they often did not receive much help in their learning process from foreign speaking parents. The retirement beneficiary widows were especially disadvantaged, 50 percent of them never having gone beyond grade school. These women are now at least 62 years of age (we interviewed before the reduced minimum was dropped to 60). By contrast, only 12 percent of the remarrieds and 15 percent of the mothers of dependent children received such a limited education. The gap is not as large at the highest schooling level; at least some college was obtained by only 10 percent of the older widows, 21 percent of the remarried widows and 22 percent of the widowed mothers of dependent children.

All but 8 percent of the Chicago area widows have living children, and one child, usually a daughter, is available for contact more often than are others. The mean frequency of contact with all children is a few times a month, but less than weekly. Parents are long dead, too far away or unable to be of much assistance; siblings are deceased or dispersed; grandchildren are only temporarily active contributors, when young, to the grandmother's support systems but now are often not available.[33] Although all but a fourth of the widows are able to list at least one close friend for the year before the husband's fatal illness or accident, most of these friends are not seen very often because of distance or marital status differences. Forty-three percent of the women have not made new friends since the husband's death, although the average length of widowhood is 10 years. Over half of the widows do not belong to a voluntary association, club or group, other than a church, and 22 percent do not even belong to a church. Informal networks exist, however, in some neighborhoods in Chicago, as well as in New York.[34]

We asked the Chicago area widows to name up to three contributors to 65 different supports, organized into four systems: economic service, social and emotional for the present, and emotional only for the year before their husbands' fatal illness or accident. We also inquired as to the people who helped them when their husbands were ill and following death, and the level of helpfulness of selected categories of people during the time they were trying to rebuild their lives as widows. The study proved very interesting in many ways, but this paper can present but a portion of the conclusions. The main point is that society's resources, that is, beyond children, friends, and relatives, are failing to meet the needs of these women. Widows are still heavily dependent upon their children, as evidenced from table 2. "Other persons or groups," which include the whole community structure, are relatively absent from the support systems of the widows; often they were even not helpful when the widows were trying to rebuild their lives after the period of heavy grief was over (see table 3).

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[31] Herbert Gans, "The Urban Villagers", (New York: The Free Press of Macmillan, 1962).

[32] The use of a multiframed sample with different ratios was necessitated by the fact that a regular probability sample would yield too few young and remarried widows. There is no overlap among the frames. The individual samples selected are differentially weighted to reflect the different selection ratios. Thus, the 1,169 widows in the sample, when appropriately weighted, represent a total sample of 82,085 Chicago area former or current beneficiaries of social security. The weighting procedure is the same one used by the U.S. census.

[33] Lopata 1978a, op. cit. Lopata 1978b, op. cit.

[34] Marjorie Cantor, "Neighbors and Friends: An Overlooked Resource in the Informal Support System," paper presented at the Gerontological Society meetings, 1977.

In addition, many of these women are not receiving any service or social supports of the type generally considered important in American urban life by exploratory stage interviewees (see tables 4 and 5). Of course, some of these women do not need certain forms of supports; those who are without a car or a yard obviously do not require that kind of help. The most frequent service received is care during illness; nevertheless, 45 percent of the women claim not to be receiving, and 54 percent not to be giving, this kind of support. Half of the women have no one helping with minor household repairs, a surprisingly high 59 percent are not provided with transportation, and 70 percent have no help with shopping. In general, more women claim to be receiving rather than giving supports; since the average age for the whites is 67 and for the nonwhites 58, we expected much more active service support systems.

Many of the Chicago area widows do not engage in the social activities typical of urbanites (see table 5). Over half claim never to go to public places, such as movies or theaters, and 58 percent never participate in sports, cards, or other games. Of course, those who travel out of town (27 percent) or go to church (41 percent) see people at their destination, so that activity is actually social. Almost all of the women have someone with whom to celebrate holidays. The concept of entertaining must have a different meaning than visiting, since twice as many women state they do not engage in the former as in the latter.

Turning to the Chicago Needs Assessment Survey of 1973, we find again that many of the women are socially isolated even from their neighbors. About a fourth did not visit with friends, neighbors, or relatives in the week preceding the interview; many visited only once during that time (table 6). Only about a third of the white women and less than that of the nonwhites in any but the eldest age group belong to voluntary associations (table 7). The female nonwhites aged 75 and over are the most active of all groups, except for the male whites aged 65 to 74. Attendance at church varies by age and race; the youngest age nonwhite women are most likely to attend on a regular weekly basis (table 8). A high of 59 percent of the eldest white males and 55 percent of the eldest white females claim never to go to church services or meetings; the men and the eldest nonwhite women are more likely than the other women to attend church less than once a month.

All of the needs assessment survey respondents were asked how often they engage in behavior which would indicate an interest in what is happening outside of the home or would guarantee contact with other people (see table 9). We have selected from the sample two groups: those people who were born outside of the United States, to demonstrate the lack of connecting links between such elderly, and U.S. born blacks and their community. Interestingly enough, people born in Italy in this sample are surprisingly unlikely to be involved in activities in the community or to read about them in mass media.

Television is a major source of entertainment for most elderly. The Chicago Needs Assessment Survey of the elderly also demonstrated a direct association between awareness of outdoor recreational areas of the city by women and use, but not between the amount of their education and use. The highest proportion of users are men with 16 years of schooling or more, 65 percent of whom claim use. Among women, the highest percent of users are among the most educated (46 percent) and those with only 4 to 6 years of schooling (42 percent). Unfortunately, the numbers are small in these groups.

As has been stated, these people are not apt to have the amount and type of education which leads to voluntary social engagement. The final piece of information to highlight this argument comes from the study of the older Chicago area widows[35] which shows the direct association between lack of education and social isolation (table 10). Since women are getting more education, with the exception of those who have migrated to Chicago from the American South, Mexico or Puerto Rico, we can expect a decrease in social isolation of elderly urban women in the future.

At the same time, the ongoing study (the fourth one mentioned previously) indicates that, at least in the Chicago metropolitan area, there is growing heterogeneity of women, ranging from full-time committed homemakers to full-time career-committed women. These women will have different needs and will undoubtedly be making stronger demands for alternative policies as they grow older than have the women now in the last third of their life course.

Many changes are occurring among women at the present time. But we must be cautious in accepting, without question, the mass media's version of what is happening. Our study of the changing commitments of women to work and family roles indicates no sudden changes, but rather more individualistic combinations of roles during the life course. Thus, women will come into midlife with increasingly unique histories, especially in their movement in and out of the home. American society can best prepare for this and facilitate the changes for women and men as they move through individualistically redefined life courses by making educational, social, and particularly economic institutions more flexible.

There is evidence in current research that women and men are forming stronger teams with each other and within each sex to help develop full and flexible lives, especially economically. Much of society's action in the past has had the effect of damaging family life, both inside and outside of the home. It is hoped that future policies will provide resources without biases of "proper" roles and "abilities," and will increase connecting links between existing resources and people of all ages and both sexes. In the meantime, there is an urgent need for policies which will provide these connecting links with currently living older women.

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[35] Helena Znaniecki Lopata, "The Effect of Schooling on Social Contacts of Urban Women," American Journal of Sociology 79 (November 1973a): 604–619.

I would like first to show what some of the problems of older widows are, since I have studied them most intensively; next, problems of older women in general are discussed; finally, recommendations are given for the solution of many problems through the use of neighborhood networks.

Problems of Older Widows

1. Lack of opportunity to grieve. There is increasing literature about death and grief which will hopefully make for healthier ways of dealing with these major events of life. I am firmly convinced from the studies and the scientific literature that dying patients and their families must be informed of impending death, so as to be in a position to cooperate with and benefit from the help of medical and other personnel. Grief work is a necessary process and involves emotional responses, life review, probably some sanctification, and the opportunity to talk and have someone listen. The need to talk, sometimes repetitiously, and not to be burdened with other people's problems is recognized in the Jewish institutionalized practice of the shiva.

2. The need for ritual surrounding the death.

3. Lack of emotional supports, except for the short official funeral period, which are probably needed well into the second year.

4. Lack of daily services which should extend beyond the funeral while the widow tries to deal with the shock and grief work.

5. Bad advice from people who do not understand the widow's situation, but who force her into decisions which she later regrets. The widow's need is for support from other significant people in her life to build her feelings of confidence and self-esteem, and not for the type of advice which generates feelings of incompetence.

6. Lack of support for the children, whose need for information and for an opportunity to grieve is largely unrecognized. The mother is usually incapable of providing the kind of help the children need, often because she has very mixed emotions, so children are basically ignored.

7. Lack of companionship, loneliness, absence of escorts, and exclusion from "couple socializing" and from family events which include children.

8. Lack of self-help groups which specialize in the solution of some of the above-mentioned problems, such as the widow-to-widow program[36] or branches of Parents-without-Partners devoted to the widowed. The widowed and divorced are initially so hostile to each other as to make the newly widowed withdraw from or not even attempt membership.

9. Lack of job training and job search information, which results in the use of inefficient job hunting methods and poorly paid jobs.

10. Financial problems early in widowhood, which result in some long-range dysfunctional decisions.

11. Lack of male companionship: the older the woman, the fewer men are available for egalitarian interaction; lack of need for intimacy and sex is also assumed.

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[36] Phyllis Silverman, "Widowhood and Preventative Intervention," The Family Coordinator 21 (January 1972)" 95–102

12. Lack of effective methods of contacting new widows or other women who may suddenly lose their source of income support; no social outreach to sources of information about job training and job search resources.

13. Inability to earn an income; high probability of poverty; inadequate dissemination of information about part-time jobs.

14. Ageism, or the stereotyping of people by age.

15. Lack of information needed to cope with urban living.

16. Inadequacy of facilities to encourage social contact with peers.

17. Fear of rejection, which decreases probability of using existing resources.

18. Inadequate and sometimes dangerous housing arrangements, which discourage social interaction.

19. Lack of adequate "hot lines" for emergencies.

20. Lack of social contact, medical and dental care, adequate nutrition for the housebound.

In addition, of course, different lifestyles and circumstances result in needs or problems specific to each woman. The main problem is that these women often do not have sufficient contact with people who will listen to them and try to meet their needs as they define them, not as the observer defines them. In the interviews, the women repeatedly complain that people will not let them express themselves or will not listen to what they are trying to say. Associates are impatient or simply withdraw, leaving the widow unable to carry out her grief work and cope with feelings of loneliness, and the wife unable to share her problems.

Neighborhood Networks[27]

The ideal solution to the multiple problems of the different types of older women would be the creation of neighborhood networks in congested cities, and community networks in smaller settlements. These can be developed and maintained by a paid or voluntary coordinator operating out of a Federal agency such as a Social Security Administration branch, an ACTION group, community mental health center, school, church, or even a private agency. The function of the coordinator would be to serve as a linking person between the adult woman, whose support systems are being disorganized, and the resources of society. It would be particularly important for the linking person to bring together volunteer services already existing in the neighborhood and "nonvisible" women. The coordinator and her network, drawn from local voluntary associations, would provide a resource information service, a method of dealing with acute problems such as widowhood, divorce, retirement, serious illness, etc. The duties of such a coordinator would be to:

A. Become a Resource Expert

1. Tap all the resources of the neighborhood which could be of use in reengagement of older women: Governmental agencies, voluntary organizations, churches, and occupational, educational and social facilities.

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[27] The descriptions of problems and neighborhood networks are modifications of parts of the concluding chapter of "Women as Widows: Support Systems" (Lopata, 1978a) and my testimony to the hearings on "The Older American Woman" for the Federal Council on Aging, 1976.

2. Investigate the major resources of the larger community: employment agencies, other job sources, transportation routes, organized activities, etc.

3. Learn lines of connection to special problem-solving agencies: legal, financial, health, etc.

B. Develop neighborhood networks

1. Contact local organizations and help them form committees of volunteers to work with the network organizer to provide services for newly disengaged older women.

2. Coordinate the volunteer committees of the different organizations in the neighborhood.

C. Bring older women into the neighborhood networks

1. Keep an active file of all older women who may have acute problems: recently widowed, divorced, deserted, ill or caring for an ill husband or other person, newly moved into the area, retired, etc.

2. Keep an active file of older women with chronic problems.

3. Assign network committees to each new acute problem case to insure continued, regular contact with both acute and chronic cases; replace network "dropouts" as necessary.

Such neighborhood networks must clearly define their values, that is, voluntary disengagement of older people is not acceptable. One of the findings of our study of widows in the Chicago area is that many of them often slowly and painfully have adjusted to and accepted life circumstances which appear appalling to contemporary observers. There are many ill, hungry, isolated, noninvolved women who do not seek help; the fact that they do so voluntarily is no excuse for lack of outreach by social services.

Many women live "without dignity" because they lack skills to function as "urbanized residents of our multi-resources-filled-cities." It is these women who need to be helped by linking persons and groups.

CONCLUSION

This paper has been devoted to an examination of American women in the second half of their life course. The eldest segment of this population may be undergoing disengagement from societal relations and roles because they were socialized to be passive. Each event disorganizing past roles leaves women more isolated in the absence of automatically engaging resources. Modern American life has removed such automatic engagement resources in the form of stable neighborhoods and easily available kinfolk. The voluntary nature of social engagement in such a society leads to the assumption that members will seek out the resources they need for reengagement. This leaves individuals who are not accustomed to reaching out to such resources outside of the home and family at a strong disadvantage.

Younger American women have begun to break down the traditional isolation of the home, to increase the flexibility with which they move in and out of the home, and to increase their involvement in societal roles: therefore their situation will differ from that of older women in urban America today. However, the society could do much more than it is presently doing to provide connecting links between already existing resources for social engagement and those members of its female population who do not have the self-confidence and social skills with which to initiate new social roles for themselves once former roles have disappeared or diminished in importance as a result of changing life circumstances.

TABLE 1.—PLACE OF BIRTH OF CHICAGO AREA WIDOWS, THEIR MOTHERS AND FATHERS, AND THEIR LATE AND PRESENT HUSBANDS

	Self		Mother		Father		Late husband		Present husband	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
PLACE OF BIRTH										
This neighborhood	4,158	5.1	541	0.7	860	1.1	2,976	3.6	151	3.1
Chicago Metropolitan area	32,117	39.1	8,585	10.5	5,700	7.0	25,973	31.7	1,744	35.4
Illinois	5,126	6.2	6,130	7.5	5,736	7.1	6,472	7.9	561	11.4
Other State	26,701	32.5	27,674	34.0	26,007	32.1	26,747	32.6	1,957	39.7
Other country	13,958	17.0	38,522	47.3	42,828	52.8	19,821	24.1	512	10.4
Don't know [1]			342		554		47		0	
No answer [1]	15		290		399		49		29	
Not appropriate										
Percentage base	82,069	100.0	81,452	100.0	81,131	100.0	81,988	100.0	4,925	100.0
SIZE OF TOWN										
Large city	33,517	44.9	11,605	14.1	9,456	12.4	30,028	37.0	1,809	37.3
Medium city	5,564	7.4	7,430	9.5	7,322	9.6	8,795	10.7	818	16.9
Small city	5,107	6.8	6,944	8.9	8,435	11.0	7,848	9.7	571	11.8
Small town	14,034	18.8	19,071	24.3	17,938	23.5	17,333	21.4	879	18.1
Village or farm town	6,960	9.3	17,804	22.7	17,482	22.9	9,547	11.8	470	9.7
Rural or farm	9,439	12.7	15,535	19.8	15,810	20.7	7,504	9.3	301	8.2
Don't know [1]	4,152		2,773		3,368		520		0	
No answer	3,228		923		2,274		510		106	
Percentage base	74,700	100.0	78,389	100.0	76,442		81,055	100.0	4,847	100.0

[1] Not computed in percent base.

TABLE 2.—FREQUENCIES WITH WHICH CATEGORIES OF PEOPLE, COLLAPSED BY THEIR RELATION TO CHICAGO AREA WIDOWS, APPEAR ON THEIR SUPPORT SYSTEMS

Persons	Mean	Median	Mode	Range	Chances for that category to appear	Percent mean chances	Percent never appear
Self	4.098	3.889	0	0.17	[1] 65	6.3	15.3
No one	3.211	2.560	2	0–21	[1] 65	4.9	11.8
Late husband	8.040	8.761	12	0–17	[2] 13	61.8	3.7
Present husband	.895	.032	0	0–29	[3] 52	1.7	94.0
Boyfriends	.512	.042	0	0–27	[4] 156	.3	92.2
Children	8.359	17.414	0	0–54	[5] 195	4.3	8.4
Siblings	2.868	.420	0	0–44	195	1.5	54.4
Parents	.996	.104	0	0–39	195	.5	82.7
Relatives	3.546	2.186	0	0–30	195	1.8	27.6
Friends	6.146	3.854	0	0–50	195	3.2	24.3
Other persons, groups	3.168	1.849	0	0–30	195	1.6	28.4
Sum	48.627	46.690	40	10–113	195	24.9	
Others (no self)	44.530	42.553	35	6–109	195	22.8	
Others (no self or no one)	41.319				195	21.1	

[1] The "self" and "no one" can appear only once in each component of each of the 4 support systems for a total of 65, "before" and "now."

[2] The late husband can appear only once in each of the "before" components of the emotional support systems (although a few widows listed him also "now").

[3] The present husband can appear only in the various components of "now" support systems (although a few widows listed him also "before").

[4] Boyfriends can appear in all 3 chances of all "now" components of the support systems (although a few widows listed them also "before").

[5] Children, relatives, siblings, parents, and parents-in-law, friends, and neighbors and all other persons and groups can appear in all 3 chances of all "now" components of all 4 support systems as well as in the "before" emotional system.

TABLE 3.—PERCEIVED LEVELS OF HELP IN BUILDING A NEW LIFE OF SELECTED CATEGORIES OF RESOURCE PERSONS OR GROUPS OF CHICAGO AREA WIDOWS

	Adult child		Parents; siblings		In-laws		Other relatives		Friends		Work associates		Club members		Government		Neighbors		Social Security		Other	
Level of help	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Generally helpful	53,922	85.7	23,615	52.6	16,798	36.4	20,513	33.2	40,195	53.1	13,157	34.7	10,990	37.6	16,910	31.9	32,227	43.3	39,470	52.0	3,862	69.3
Helpful in special situation	4,890	7.8	8,765	19.5	10,799	23.4	15,909	25.7	17,150	22.6	11,130	29.4	7,467	25.6	14,598	27.5	14,022	18.9	26,266	34.6	668	12.0
Rarely helpful	2,668	4.2	5,176	11.5	5,943	12.9	10,617	17.2	7,836	10.3	2,691	7.1	2,516	8.6	3,669	6.9	9,510	12.8	4,781	6.3	-------	-------
Never	1,439	2.3	7,357	16.4	12,665	27.4	14,781	23.9	10,574	14.0	10,910	28.8	8,246	28.2	17,872	33.7	18,595	25.0	5,366	7.1	1,043	18.7
Not appropriate	18,667	(22.7)	36,098	(44.0)	35,152	(42.8)	19,522	(23.8)	5,325	(6.5)	43,217	(52.6)	51,984	-------	27,921	-------	7,050	-------	5,534	-------	75,698	-------
No answer[2]	499	-------	1,074	-------	727	-------	743	-------	1,004	-------	979	-------	891	-------	1,115	-------	681	-------	668	-------	808	-------
Total	62,919	100.0	44,913	100.0	46,207	100.0	61,820	100.0	75,755	100.0	37,888	100.0	29,209	100.0	53,048	100.0	74,353	100.0	85,882	100.0	5,574	100.

[1] Percent of total number of respondents.

[2] Not computed in percent base.

TABLE 4.—PERCENTAGES OF FIRST AND TOTAL LISTINGS OF SIGNIFICANT OTHERS CONTRIBUTING TO THE INFLOW AND OUTFLOW OF SERVICE SUPPORTS OF CHICAGO AREA WIDOWS

Services	No one—not receive or give [1]	Number 1st listing	Parents		Children		Siblings		Other relatives		Friends		Other people/groups		Present husband/boyfriend	
			First	Total	First	Total	First	Total	First	Total	First	Total	First	Total	First	Total
Inflow:																
Transportation	45	44,771	0	0	54	57	8	8	6	6	18	18	8	7	6	5
House repairing	57	34,863	1	1	55	55	8	9	10	11	4	4	10	10	12	11
Housekeeping	77	18,702	3	3	67	69	2	2	7	7	5	5	12	11	4	4
Shopping	61	32,060	1	1	68	67	4	5	4	4	11	12	7	6	5	5
Yard work	69	25,836	2	2	53	55	5	4	12	13	2	2	6	14	11	11
Child care	96	2,086	23	21	27	28	5	4	7	9	5	12	13	10	20	17
Car care	87	10,787	2	2	50	50	4	4	5	6	3	5	18	17	19	17
Sick care	44	45,732	3	4	66	65	9	9	4	4	7	8	6	6	4	4
Decisions	59	33,663	2	2	67	70	10	10	2	5	2	2	2	2	10	9
Legal aid	81	15,670	0	0	18	19	8	8	10	10	5	5	56	55	2	2
Outflow:																
Transportation	82	14,768	9	8	18	19	8	7	8	10	38	39	18	16	0	0
House repairing	98	1,320	29	25	18	34	5	3	17	9	21	20	5	3	7	4
Housekeeping	88	9,842	8	8	55	56	10	10	8	8	12	12	7	6	0	0
Shopping	87	10,727	21	20	12	13	10	9	8	8	33	34	16	16	0	0
Yard work	96	2,948	15	17	22	23	22	20	5	6	14	13	19	17	3	2
Child care	80	16,689	0	0	50	52	3	3	31	30	10	8	6	6	0	0
Car care	100	108	44	68	0	0	11	6	32	18	14	8	0	0	0	0
Sick care	64	29,302	9	10	43	44	10	10	9	10	14	14	17	16	2	2
Decisions	85	14,694	5	6	39	44	11	11	7	7	27	24	4	4	5	4
Legal aid	99	504	19	22	35	35	3	2	10	9	31	24	3	8	0	0

[1] Not included in percentage base.

Note.—Percentage of total not included in percentage base.

TABLE 5.—PERCENTAGES OF FIRST AND TOTAL LISTINGS OF SIGNIFICANT OTHERS CONTRIBUTING TO THE SOCIAL SUPPORT SYSTEMS OF CHICAGO AREA WIDOWS

Social	Does not engage in activity[1]	Number 1st listing	Parents		Children		Siblings		Other relatives		Friends		Others		Self	
			First	Total	First	Total	First	Total	First	Total	First	Total	First	Total	First	Total
Public places	51	40,243	1	1	27	28	6	6	4	6	35	38	6	6	4	3
Visiting	21	64,859	1	2	30	29	10	11	9	10	41	40	5	5	2	2
Entertaining	40	48,964	1	1	24	23	6	6	14	19	46	43	6	5	0	0
Lunch	37	51,399	0	1	18	18	7	7	4	5	49	51	13	12	3	2
Church	24	62,078	1	1	29	35	6	6	4	5	12	15	3	3	41	33
Sports cards and games	58	34,337	0	0	10	12	3	5	7	10	58	58	12	8	4	2
Travel out of town	40	48,460	1	1	32	35	11	11	7	9	13	15	2	2	27	21
Celebrate holidays	8	73,853	2	2	58	52	8	10	22	25	5	7	2	2	0	0
Other activity	96	3,291	1	1	15	17	0	0	0	2	16	24	7	6	57	47

[1] Not included in percentage base.

Note.—Percentage of total persons listed in that category in 3 "Chances."

TABLE 6.—CHICAGO NEEDS ASSESSMENT SURVEY RESPONDENTS DISTRIBUTION OF THE NUMBER OF TIMES CHICAGO ELDERLY VISITED WITH FRIENDS, NEIGHBORS, OR RELATIVES DURING THE WEEK PRECEDING THE INTERVIEWING, BY THE SEX-AGE COMPOSITE VARIABLE [1]

Sex-age characteristics	None	Once	2 to 3 times	4 to 6 times	Over 7 times	Don't know	Total	
							Percent	Number
Male, 60 to 64	18.9	17.0	32.1	17.0	15.1	0	8.6	84
Male, 65 to 74	21.1	17.3	28.6	11.3	14.8	6.9	20.3	199
Male, over 75	30.3	14.3	27.7	13.4	9.2	5.0	8.2	81
Female, 60 to 64	23.8	18.8	27.7	17.8	8.9	3.0	16.3	160
Female, 65 to 74	26.6	10.7	28.5	15.5	13.4	5.3	31.9	314
Female, over 75	34.4	12.7	24.5	11.8	12.7	3.8	14.7	144
Total respondents	253	142	275	142	124	45	100.0	982
Percentage	25.8	14.5	28.1	14.4	12.7	4.5		

[1] Chicago Mayor's Office for Senior Citizens, Chicago Needs Assessment Survey 1973, unpublished. Tabulations prepared by Clarence L. Fewer.

Note.—The interviewers were instructed to count all visits with such people living outside of the housing unit, including those with people at meetings at clubs and in churches.

TABLE 7.—CHICAGO NEEDS ASSESSMENT SURVEY RESPONDENTS DISTRIBUTION OF MEMBERSHIP TO NONMEMBERSHIP IN VOLUNTARY ASSOCIATIONS BY THE SEX-RACE-AGE COMPOSITE VARIABLE [1]

Age and race	Yes	No	Don't know	Total	
				Percent	Number
Male, white, 60 to 64	31.7	68.3	0	6.5	65
Male, white, 65 to 74	43.1	56.5	.4	16.0	159
Male, white, over 75	40.8	56.1	3.1	6.7	67
Female, white, 60 to 64	35.1	64.9	0	11.8	117
Female white, 65 to 74	38.9	60.5	.6	25.7	256
Female, white, over 75	30.9	68.5	.6	12.4	123
Male, non-white, 60 to 64	38.5	61.5	0	2.1	21
Male, nonwhite, 65 to 74	22.2	77.8	0	4.4	44
Male, nonwhite, over 75	19.0	81.0	0	1.4	14
Female, nonwhite, 60 to 64	26.7	70.0	3.3	4.8	48
Female nonwhite, 65 to 74	29.5	70.5	0	5.9	58
Female, nonwhite, over 75	42.4	57.6	0	2.3	22
Total respondents	355.0	632.0	7.0	100.0	994
Percentage	35.7	63.6	0.7		

[1] Chicago Mayor's Office for Senior Citizens, Chicago Needs Assessment Survey, 1973, unpublished. Tabulations prepared by Clarence L. Fewer.

TABLE 8.—CHICAGO NEEDS ASSESSMENT SURVEY RESPONDENTS FREQUENCY OF ATTENDANCE AT CHURCH MEETINGS BY THE COMPOSITE OF SEX-RACE-AGE VARIABLES [1]

Age and race	No	Yes	Yes, once a week	Yes, 2 or 3 times a month	Yes, once a month	Yes, less than once a month	Total	
							Percent	Number
Male, white, 60 to 64	45.0	2.5	22.5	7.5	2.5	20.0	6.5	36
Male, white, 65 to 74	47.8	2.9	15.2	9.4	12.2	12.0	15.9	155
Male, white, 75 and over	58.8	1.0	15.5	6.2	5.2	13.4	6.7	66
Female, white, 60 to 64	47.9	0	21.1	5.6	15.5	9.9	11.5	113
Female, white, 65 to 74	49.8	0.9	19.7	6.9	10.7	10.9	25.0	243
Female, white, 75 and over	55.0	3.3	20.0	4.4	7.8	8.9	12.5	121
Male, nonwhite, 60 to 64	38.5	0	23.1	30.8	0	7.7	2.1	21
Male, nonwhite, 65 to 74	28.4	3.6	21.3	18.3	8.1	18.8	4.6	44
Male, nonwhite, 75 and over	50.0	0	18.2	13.6	4.5	13.6	1.5	15
Female, nonwhite, 60 to 64	15.6	0	37.5	31.3	3.1	12.5	5.2	51
Female, nonwhite, 65 to 74	32.1	2.6	35.1	14.7	3.4	12.1	6.1	60
Female, nonwhite, 75 and over	35.3	0	35.3	8.8	2.9	17.6	2.4	23
Total number	448.0	16.0	210.0	96.0	86.0	119.0	....	975
Total percent	45.8	1.7	21.4	9.8	8.8	12.1	100.0	....

[1] Chicago Mayor's Office for Senior Citizens, Chicago Needs Assessment Survey, 1973, unpublished tabulations prepared by Clarence L. Fewer.

TABLE 9.—PERCENTAGE OF RESPONDENTS "NEVER" ENGAGING IN SELECTED ACTIVITIES, BY RACE AND PLACE OF BIRTH CHICAGO NEEDS ASSESSMENT SURVEY, 1973[1]

Place of birth and race	Number	Reads newspapers	Reads magazines and books	Goes to movies, plays, concerts	Goes to clubs, church meetings	Goes for a walk	Plays cards with others	Works around the house	Works on a hobby	Watches TV
U.S. born white	520	16.9	5.2	55.4	59.0	21.2	47.3	35.6	43.1	3.1
U.S. born black	186	20.1	19.1	73.7	50.0	31.4	69.6	45.4	61.9	6.7
British Isles (includes Ireland)	27	22.2	3.7	74.1	63.0	22.2	70.4	51.9	66.7	7.4
Germany	34	17.6	17.6	61.8	52.9	14.7	58.8	14.7	29.4	5.9
Italy	32	59.4	37.5	84.4	71.9	15.6	71.9	9.4	53.1	9.4
Poland	50	30.0	10.0	64.0	54.0	20.0	60.0	36.0	40.0	2.0
Russia	27	25.9	11.1	48.1	37.0	00.0	66.7	29.6	51.9	7.4
Total	876									

[1] Chicago Mayor's Office for Senior Citizens, Chicago Needs Assessment Survey, 1973, unpublished tabulations prepared by Clarence L. Fewer.

TABLE 10.—HIGH, MEDIUM, AND LOW SCORES ON THE SOCIAL ISOLATION SCALE BY EDUCATION OF RESPONDENT

[In percent]

Education*	Social isolation score			
	High (55–80) N 38	Medium (26–54) N 211	Low (01–25) N 52	Total, N 301
No school	9.0	90.9	*0	3.6
1st to 4th grades	12.5	87.5	*0	7.9
5th to 7th grades	31.7	65.8	2.4	13.6
8th grade	17.1	65.7	17.1	23.2
Some high school	6.5	80.3	13.1	20.2
Completed high school	6.4	66.1	27.4	20.5
Some college	5.5	55.5	38.8	5.9
College graduate	0	50.0	50.0	2.6
Graduate or professional training	0	50.0	50.0	1.9
Total	12.6	70.0	17.2	99.4

*In order to compute X^2 the number "1" was substituted for "0" in blank cells. The additions are not sufficient to warp results.

Note: X^2 with 16 d.f. = 45.92 or $p < 0.001$.

Part III. THE CHALLENGE OF CHANGE

A. SCHOOL BELLS AND WORK WHISTLES: SOUNDS THAT ECHO A BETTER LIFE FOR WOMEN IN LATER YEARS

(By Zena Smith Blau, Ph. D., Pamela P. Rogers, George T. Oser, Ph. D., and Richard C. Stephens, Ph. D.)

BIOGRAPHY

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ABSTRACT

This study documents the importance of education and work status for women's economic security and well-being in middle and later life. Data from a current study of aging in Texas show that education exerts the strongest effect on a number of economic, physical, and mental health indicators of middle-aged and older women. Ethnicity and work status, although not as critical as education, also have a significant impact on the lives of aging women. We found that women are more in jeopardy of poverty than men as they age; being from an ethnic minority group puts them in double jeopardy; and bearing and rearing children without a spouse puts women in triple jeopardy of poverty in middle and later years.

Drawing from a large variety of national data as well, we projected the potential problems of women in mid- and later life. Demographic trends show significant increases in the very groups of women most at risk in later life. Since women constitute the majority of older people, particularly those 75 and over, we recommend that measures are urgently needed in midlife to reduce the risks facing aging women in later life. Our recommendations include materially extending opportunities for education to help enlarge the occupational options of women in midlife, particularly of women heads of families; income maintenance and provision for child care for needy women; tax deductions and allowances for women attending school (regardless of marital status) to cover schooling, transportation, and child care costs; incentives for educational institutions to develop and operate more day care centers for children of women students; recognition of businesses, corporations, and unions that offer training support for women in business and technical occupations.

INTRODUCTION

Changing structural forces since World War II have created new opportunities, new challenges, and new problems for women in midlife which require a revision of the traditional view of adult stages of the life cycle.

The traditional view that schooling is less important for women because marriage, motherhood, and homemaking are the principle roles to which women will devote the balance of their adult lives is inconsistent with reality. Women must, in fact, cope with multiple problems in our advanced industrial society which is characterized by rapid social change, a lengthening lifespan, declining fertility rates, an increasing gap in life expectancy between the sexes, rising rates of divorce, teenage births, and female-headed families. Increasing numbers of women are coming to recognize the perils that lie ahead for those who cling to the belief that commitment to outdated familial roles offers them happiness and security for the rest of their lives.

We are living in an era of transition, of significant changes in conceptions of the tasks, problems, and challenges that attend the aging process. In a recent column, titled "Five Revolutions Going on in the U.S.," Max Lerner writes:

> The fourth is the life-cycle revolution. It picks up from the erotic and women's revolutions of the 1960's and early 1970's and continues them. But it makes them part of a new movement of critical awareness of what is happening in the total lifespan. The new books on the transition ("Passages") from one to another phase of the life cycle are part of it. So is the new legislation on delaying the retirement age. There is a dramatic assertion of the later life stages as a time for renewed activity, sexuality, and creativeness. Nothing like it has ever happened in America—or anywhere else.[1]

The "life cycle revolution" denotes a rejection of the traditional conception that growth and development are solely the prerogative and responsibility of women in childhood and youth. Awareness is spreading that in a rapidly changing society, the management of commitment and change becomes a recurrent issue over the entire life cycle. An open-minded inquiring approach (dialectical), instead of a traditional developmental approach, is likely to prove more fruitful for understanding and interpreting incremental and decremental patterns of response in midlife. According to our view, security and challenge constitute alternative forms entailed in growth at successive stages of life. Any seemingly permanent resolution of the conflict between them may well represent a premature foreclosure of growth potential. Thus, role confusion and successive approximations of identity integration are not permanently over when adolescence ends, but recur during every major transition in middle and later life. Adolescence signifies transition, but transitions are not confined to youth. They are recurrent events in middle and later years as well.

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[1] Houston Chronicle, May 4, 1978, sec. 7.

The traditional model of the life cycle views preadolescent stages of life as an incremental process of growth, with a succession of social roles laid out by the cultural script. Adolescence is viewed as the transitional stage in life cycle, followed by entrances into core adult social roles: marriage and parenthood for both sexes, and careers for men.

Adulthood has been viewed as a kind of plateau, a permanent resolution. According to this view, the middle years entail enduring commitment to core familial roles, which is then followed by the decremental processes, the role exits that mark later life.

A dialectical model of the life cycle proposes that alternating forms of commitment, renegotiation, and role change are necessary for continuing growth. The alternative to growth is not stability, but progressive stagnation. The nature of commitments to roles made in early adulthood is not necessarily permanent and unchanging. The nature, the strength, the salience, for example, of the parental role must be renegotiated as the child's capacity for autonomy develops. Otherwise, the result is pathology.

By the same token, commitments made to spouses or to occupations selected and prepared for in youth should not be viewed as permanent or unchanging. The failure to change and grow in middle age often sets in motion a process of emotional and physical decline.

The traditional model led to the view that formal schooling is for the young and crises such as marital conflict, divorce, or career changes in midlife are disasters. According to that view, not following the script signifies a loser, whereas those who maintain stability and sameness of role commitments, at whatever cost, appear to be the winners. But a dialectical model suggests that just the opposite may be the case. Though fear and pain may accompany such major life changes as returning to school, divorce, or widowhood, these experiences often are followed by renewal and growth, particularly if people have resources of support. But even these new syntheses in middle life are not necessarily permanent.

Midlife for women is not so much an age—as a stage—marked by transitions. When women, whatever their age, bear children and undertake to rear them, that commitment endures for an extended period of time and materially reduces options open to childless women and men. That transition marks the onset of midlife for women.

The conception of midlife as a plateau, in which a woman can securely settle into motherhood and depend on her husband to provide economic and emotional support to her and to her dependent children, is misleading. The expectation that women in the post-parental phase of their lives can expect to reap the benefits from their investments in marriage, in motherhood, and homemaking can also be misleading. Women who still embrace this conception of midlife, either because of ignorance or fear, may be at greater risk of dependency and deterioration in later life. On the other hand, women thrust upon their own resources due to such contingencies as divorce or early widowhood—women who must cope with the stresses of these unscheduled role exits—may be better prepared for leading independent lives in their later years, if they are well educated to begin with.

Formal schooling constitutes the basic form of cultural capital. The more education women attain, just as in the case of men, the better their chances to attain higher occupational status, particularly if it also encompasses training in professional or technical knowledge and skills. Higher occupational attainment, in turn, is associated with higher income, the accumulation of more economic assets, and higher social security and pension benefits in later life. In addition, education, particularly higher education, affords women as well as men many benefits of a nonmaterial nature.

Educated people are better informed and more in touch with every sort of cultural product in our complex, rapidly changing society. They have a broader range of interests, belong more to organizations, engage more in avocations, have more extensive social ties outside the family, and are more oriented to the concept of preventive health care.[2] All these traits appear to constitute important resources for coping successfully with unscheduled role exits in midlife and with the exits from core social roles—retirement and widowhood—that become typical in later life. More systematic research is needed on the impact of education and job training on the capabilities of women to deal with the stresses and changes precipitated in mid and later life.

Evidence from the Texas study of aging shows that the life changes of women as they age—that is, the risk of poverty, dependency, physical and mental deterioration—are profoundly influenced by their educational attainment. That finding has important implications for the development of social policy that addresses the needs of midlife women. The traditional view that schooling should be reserved for youth is obsolete. Women currently in midlife who curtailed their schooling to become mothers, whether they married or not, need incentives and opportunities to resume and extend their education. Without intervention, poorly-educated women stand a high risk of economic dependency in old age.

Our findings about the problems of women in mid and later life are organized into two major analytical sections, followed by our recommendations and conclusions. The first section looks at the importance of education, ethnicity, work status, and marital status as they relate to a wide variety of important areas which constitute risks for midlife women. These analyses are based on data drawn from our study of Texans, aged 55 or older, which describes the present status of midlife to older women. In essence, we are attempting to ascertain how education, ethnicity, work status, and marital status influence the economic, physical, and emotional well-being of women who have already reached or passed through midlife.

The second major section is a forecast of the future prevalence of such problems in the Nation as a whole. It looks at national data drawn from a number of sources for women of all ages. Using these data, we note certain major national demographic trends. Then by combining our Texas data with these national data, we attempt to represent the status of midlife women nationally and to project what the problems of younger age groups moving into mid and later life might be if certain ameliorative measures are not taken.

The paper ends with our proposals which address some of the midlife problems which some categories of women in our Texas study have encountered. In this way, our plans for the future can truly benefit from the errors and problems of the past.

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[2] Stephen B. Whithey, et al., "A Degree and What Else? Correlates and Consequences of a College Education" (New York: McGraw Hill, 1971).

THE TEXAS STUDY

As we have noted, the first part of the paper will deal with education, ethnicity, work status, and marital status as they relate to a host of indicators of physical and mental health, including depression, alienation, zestful engagement, self-concept, and self-assessment of health. In addition, we report the relationship of these variables to such other variables as income, health, frequency and quality of interaction with children and friends, organizational affiliation, and other measures of involvement in social activities.

The data for this part of the study are drawn from a statewide study, conducted in 1977, of problems of Texans 55 years of age or older. The study consisted of telephone interviews of a randomly selected sample of such Texans. The final sample contained 1,674 females and 998 males. Of this sample, 79 percent is Anglo and 9 percent each is black and Mexican American. Approximately half of the sample is 55 to 64 years of age, and the rest is 65 years of age or older. The questionnaire taps a number of areas, including income, health, housing, social interaction, physical and mental health, concerns about crime, transportation, and a variety of other areas. [See "Methodological Notes," appendix A].

Household Income

The data from the Texas study indicate that the single best predictor of women's household income is their educational attainment. Those women with the most education have the highest household incomes. As one might expect, minority group women have lower incomes than Anglo women. Widowed, divorced, and separated women, not surprisingly, have lower incomes than those who are still married.

Number of Living Children and Interaction With Children

Ethnicity is most strongly related to the number of living children women have. Mexican Americans have the largest number of children and blacks the fewest number, when other demographic variables, such as education, are controlled. Those women with the least education have the greatest number of children, and those with the highest educational attainment have the fewest children. Married and separated or divorced women have the greatest number of living children.

Only two of the four demographic variables, marital status and employment status, were related to the child-centered participation scale, which measures services to children over the past year. Married women report most services to children; never-married women with children report the least. Widowed, divorced, and separated women report fewer services to children than married women. Interestingly, employed women perform more services for their children than either homemakers or widows, while disabled women have the lowest scores on this measure.

Measures of Mental Health

Educational attainment exerts the strongest effect on each of our three mental health indicators. On zestful engagement, a positive indicator of mental health, the best educated, as a rule, have the highest scores and the least educated the lowest. Conversely, on depression, a negative mental health measure, the lowest educated, as a rule, have the highest scores and the best educated, the lowest. On alienation, a second negative indicator of mental health, the scores, as a rule, are highest among the most poorly-educated women and lowest among the most educated.

These findings do not, of course, imply that education immunizes women from the effects of emotional stress, but they do suggest that well-educated women are better informed and more inclined to seek professional help when they experience emotional difficulties.

The mental health of minority women is poorer than that of Anglo women on two of our three measures of mental health (zestful engagement and alienation). Disabled women score most poorly on all three measures, and employed women score the highest. Marital status is related only to zestful engagement; never-married women score lowest and married women score highest on this measure of mental health.

Self-Reported Health, Limitations on Activity, and Age Self-Concept

Work status exerts the strongest effect on the two health measures (self-reported health and limitation on activity). Employed women report the best health and least limitation on activity; disabled women are in the poorest health and report the most physical limitations.

Ethnicity exerts the most influence on age self-concept. Black and Mexican-American women perceive themselves as old more frequently than Anglo women, even when demographic variables, such as age, are controlled. As one might expect, better educated women feel younger and healthier than less-educated women.

Activity and Social Participation

On four of the seven measures of activity and social participation, ethnicity exerts the strongest influence. Mexican-American women in general score poorest on these measures, and blacks usually score the highest. Only on organizational affiliation, planning, and friendship participation do Anglo women score higher than black women.

Education, however, exerts the strongest influence on the activity level and social participation of women, regardless of their ethnicity. The most educated are the most active, and the least educated women are the least active.

Work status also influences the extent of activity of women. Our data show that on all five measures of activity and social participation where work status is significant, retired women exhibit the highest and disabled retirees the lowest scores. The scores of employed women and homemakers consistently fall between those of retired and disabled retired women. Retired women make more plans, have more organizational affiliations, attend religious services more frequently, interact more with friends at home and in the community, and engage more in other leisure activities.

Marital status exerts a significant effect on four out of the seven measures of activity and social participation. On three of those four measures, never-married women have the highest scores, with other variables in the analysis controlled. They plan ahead, have organizational affiliations, and attend religious services more frequently than other women. They are second only to widows with respect to home-centered leisure activities. In contrast to the never-married, divorced or separated women have the lowest scores of all on the aforementioned indicators of activity and social participation.

In sum, our findings provide strong and consistent evidence of the critical importance of education for women's economic security and well-being in middle and later life. Education exerts the strongest effect on 7 of the 16 measures in our analysis, even when other demographic variables, including age, are controlled. And educational attainment exerts a statistically significant effect on all except one measure. Without exception, the best-educated women are least at risk of economic, mental, and physical health problems, while the least educated are most at risk in middle and later life.

Ethnicity was found to exert the strongest effect among our demographic measures on six variables, particularly on household income and number of living children. Anglo women have higher incomes than minority women, even when other variables are controlled; Mexican-American women have the most children. Mexican-American women have the least education and are at greater risk in terms of their mental health. Black women, though poorer as a rule, are least likely to suffer depression, perhaps because they are most apt to have extensive informal social supports.

The work status of women exerts the strongest effect on three measures. Employed women feel the healthiest and report the least physical limitations. Interestingly, they also render more services to their children than other women, perhaps because they have greater economic resources than the others.

As we have noted, marital status, by itself, does not emerge as one of the more important variables in understanding our results. In sum, our data indicate that education, ethnicity, and work status are the most important variables, in that order. Now that we have established these conclusions from the Texas data, we will turn to the national data in order to determine the status of females and their households on these and other variables. By observing current national trends, we will be able to predict what the role of women will be in America's future, as well as forecast problems which we see, based on our Texas data. Following that, we will develop a number of proposals to cope with those problems.

NATIONAL TRENDS

In the 1970's, a tremendous increase has occurred in the number of families headed by women who are divorced, separated, widowed, or have never been married. In 1977, the number of families headed by women reached 7.7 million, or nearly one out of every seven families, the highest level ever recorded.[3] Since the 1970 census, female-headed families have risen four times as rapidly as the total of all families (39 percent and 11 percent, respectively), which amounts to a compound annual increase of 4.87 percent, as compared to 1.50 percent [see fig. 1].[4]

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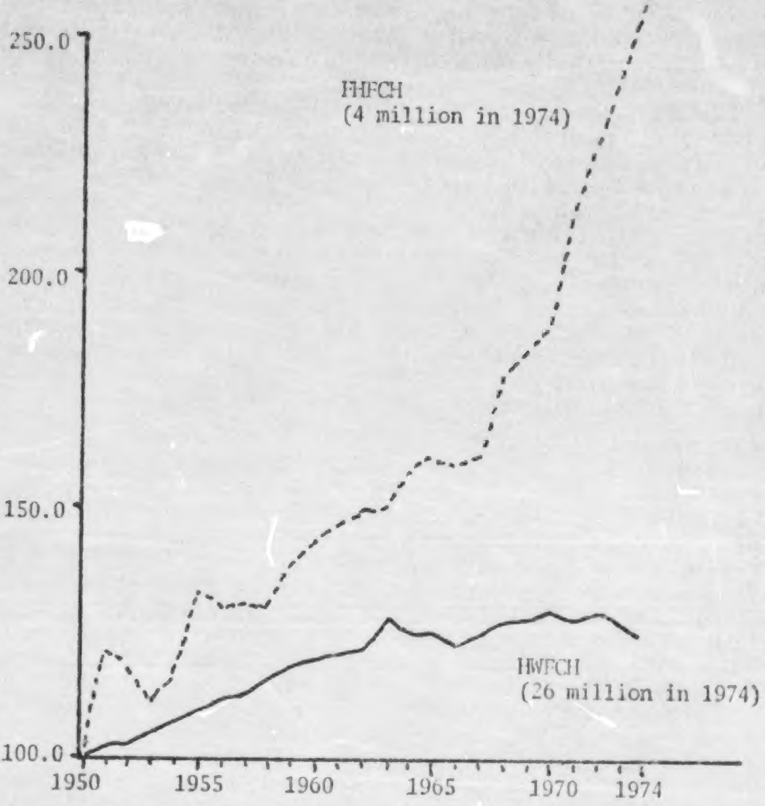
[3] Beverly L. Johnson, "Women Who Head Families, 1970–77: Their Numbers Rose, Income Lagged," Monthly Labor Review 101 (February 1978): 32–37.

[4] Ibid: and Beverly Johnson McEaddy, "Women Who Head Families: A Socioeconomic Analysis," Monthly Labor Review 99 (June 1976): 3–9.



GROWTH OF FEMALE-HEADED FAMILIES WITH CHILDREN (FHFCH) AND HUSBAND-WIFE FAMILIES WITH CHILDREN (HWFCH) 1950-1974

(1950 100)

Figure 1.—From "Household and Family Characteristics," Current Population Reports, ser. P–20 (Washington, D.C.: Bureau of the Census, 1974).

The major factor contributing to such growth is increased marital instability.[5] In 1977, divorced women had accounted for nearly three-fifths of the total increase in families headed by females. Statistics show that compared to their mothers' generation, young women today are 2½ times as likely to be divorced by the time they reach their early thirties. It is projected that of those women now in their late twenties who end their marriage in divorce, three-quarters will later remarry, and about 44 percent may redivorce.[6]

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[5] U.S. Department of Health Education and Welfare, National Center for Health Statistics, Monthly Vital Statistics Report, Vol. 26, No. 12 (March 1978).

The unprecedented growth during the 1970's in never-married women who head families is another important contributing factor to the increase in female-headed households. Between 1960 and 1970, there was only a 1.7 annualized percentage increase in the number of never-married women heading families. Since 1970, never-married women have markedly risen, climbing to a 7.9-percentage increase per year.[7]

This sharp rise in never-married female-headed families can be explained by a multitude of factors. There is an increase in postponement of marriage among females in their early twenties. The proportion of women ages 20 to 24 has gone up by one-third since 1970.[8] Second, the number of births to teenagers has risen sharply. At the present time, approximately 1 birth in 5 occurs to a young women not yet 20.[9] In addition, a nationwide survey of women 15 to 19 years of age has shown a decline in marriage as a response to premarital pregnancy, as well as a rise in the number of mothers keeping their babies.[10] Third, never-married women are more likely than ever before to adopt children.[11] These factors have all contributed to the increase in never-married women who head families, and who now account for nearly one-fifth of the total increase in female-headed families.

Demographic Characteristics of Female-Headed Families

The increasing divorce rate and higher incidence of never-married women has led to a major shift in the marital status of the population of female-headed families. In the past, widows represented the largest proportion of female-headed families. Today a nearly equal proportion of widowed and divorced women constitute female heads of families.[12] Reflecting the growing proportion of divorcees and never-marrieds, women heading their own families are much younger today than in earlier periods. Since 1960 the proportion of female family heads under age 25 has more than doubled. Today over half of the female-headed family population is under age 45.[13]

The proportion of families headed by women is highest among minority groups. In 1977, one of every nine white families was headed by a woman, compared with one of every three black families and one of every five Mexican-American families. Black families are much more likely than white families and slightly more likely than Mexican-American families to have a woman head. Studies have shown that even when socioeconomic status is controlled, there is little doubt that black families are more likely to be broken than are white families.[14] Given the high rates of unemployment for black men and the nature of the welfare laws, there may actually be more economic advantage to minority women not to marry or not to remain married. Some suggest that the female-headed household is as functional as the alternatives which are realistically open to lower-class black women. Professor Andrew Billingsley writes:

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[6] Paul C. Glick and A. J. Norton, "Marrying, Divorcing and Living Together in the U.S. Today," Population Bulletin 32 (May 1977) : 1–41.

[7] See Johnson, "Women Who Head Families 1970–77," table 2, p. 34; and McEaddy, "Socioeconomic Analysis," table 3, p. 6.

[8] Johnson, "Women Who Head Families 1970–77."

[9] Kristin A. Moore and Linda J. Waite, "Early Childbearing and Educational Attainment," Family Planning Perspectives 9 (Sept./Oct. 1977) : 220–225.

[10] Melvin Zelnick and John F. Kantner, "First Pregnancies to Women Aged 15–19 : 1976 and 1971," Family Planning Perspectives 10 (Jan./Feb. 1978) : 11–19.

[11] Johnson, op. cit.

[12] Ibid.

[13] McEaddy, "Socioeconomic Analysis."

> Many low-income negro families are often forced to choose between a father in the home and money in the home, and many make the pragmatic choice for money. It is indicative both of the ability of low-income negro families to survive and of their concern for the welfare of their children. Stability then sometimes may be a means toward viability, but sometimes it may be an obstacle.[15]

Economic Status of Female-Headed Families

Families headed by women are of special concern to the issue of forestalling dependency in old age because of the overwhelming incidence of poverty among them. Although the social and demographic characteristics of women heading families have changed, their climb to a higher income bracket remains difficult. In 1976, one out of every three of these families was living below the officially defined poverty level, compared with only 1 out of 18 husband-wife families.[16] In 1977, the median family income of female-headed families was $7,211, as compared with $16,350 for husband-wife families.[17] Among families with children, the income differences were even more pronounced; the median income of $5,942 for families headed by women was only one-third of the income of husband-wife families.[18]

The fact is that when faced with the necessity of supporting a family, many women descend into poverty, or at least must cope with a sharp drop in living standards. Single parenthood alone, however, is not the critical determining factor in their lower economic status. The 1.5 million families maintained by men who had never been married or had become separated, divorced, or widowed rarely face the economic difficulties encountered by families headed by women. Only one of nine families headed by a man without a wife present was living below the poverty level in 1976. Moreover, single-parent families headed by a man between the ages of 25 and 44 had an average income of $12,000 per year in 1973; those headed by a similarly situated female had half that.[19]

A number of factors heavily influence the economic difficulties encountered by families headed by women. Absence of earners in the family, the presence of children under 18, low educational attainment, employment in lower skilled, lower paid occupations, and substantially lower incomes all work separately and cumulatively to depress women's economic level. Without opportunities to increase their earnings in midlife, women heading families are at high risk of poverty in later life.

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[14] See Jessie Bernard, "Marriage and Family Among Negroes" (Englewood Cliffs: Prentice Hall, 1966); Andrew Billingsley, "Black Families in White America" (Englewood Cliffs: Prentice Hall, 1968); Paul C. Glick, "Marriage and Family Stability Among Blacks," "Milbank Memorial Fund Quarterly" 48 (Part 2): 99–116; Robert Staples, "Toward a Sociology of the Black Family," "Journal of Marriage and Family" 33: 119–138, 1971; "Richard J. Udry, "Marital Instability by Race, Sex, Education and Occupation," "American Journal of Sociology" 72: 203–209, 1966.

[15] Billingsley, op. cit.

[16] Johnson, op. cit.

[17] Ibid.

[18] McEaddy, op. cit.

[19] Ibid.

Absence of Earners in Female-Headed Households

One of the most important factors contributing to the lower economic status of female-headed families is the absence of wage earners. In 1976, 1 out of every 4 families headed by women had no wage earners compared with 1 out of 10 husband-wife families.[20] Females heading families are much more likely than married men or women to be unemployed. In 1977, 10 out of every 100 women heading families were unemployed, compared with 3 out of every 100 married men and less than 6 out of every 100 wives.[21]

This high level of unemployment can almost entirely be explained by the higher jobless rate among minority women heading families. Black women heading families are twice as likely to be unemployed as whites; Mexican-American women heads of families exhibit almost equally as high rates as their black counterparts.[22] High unemployment for black and Mexican-American women heading families is largely due to the greater proportion of separated and never-married females among these groups. Never-married and separated women have the highest unemployment rates of all female heads of families (18 percent and 14 percent, respectively). In 1977, 29 percent of all never-married black women were unemployed, compared with a 9-percent unemployment rate among their white counterparts.[23] If this trend continues, we may soon find 1 of every 3 single black females looking for work and not able to find it.

Educational Attainment

Another major contributing element to the poor economic conditions of families headed by females is their educational attainment. Increasingly, our economy has demanded higher levels of education and skill. Today most clerical employees must have at least a high school diploma and higher paying professional and technical jobs require some college and often a college degree. Census data show educational attainment is lower among women heading families than among either male heads of families or married women.[24] In 1977, more than 1 out of every 5 female heads of families had not even attended high school.[25]

Age and minority ethnic status are associated with a further decline in the level of education. Over half of all white female heads of families who are 45 years and older do not have a high school education. Among blacks the situation is worse. Three-fourths of all black female heads of families who are 45 years and older have not completed high school; half have 8 years of schooling or less.[26] Of all female heads of families, Mexican-American women have markedly less schooling than either black or white women. In 1977, only 26 percent of Mexican-American female heads of families completed 4 years of high school or more, compared to 45 percent among blacks and 59 percent among Anglos.[27] In sum, the combination of being older and a member of a minority is substantially linked to a decrease in the educational levels of females who head families

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[20] Ibid.

[21] U.S. Department of Labor, Bureau of Labor Statistics. "Employment and Earnings: January 1978," Vol. 25, No. 1.

[22] Johnson, op. cit.

[23] Ibid.

[24] See Johnson, op. cit.; and U.S., Department of Commerce, Bureau of the Census, "Current Population Reports", Series P-20, No. 314, "Educational Attainment in the United States: March 1977 and 1976."

[25] Johnson, op. cit.

[26] McEaddy, op. cit.

Presence of Children Under 18 in Female-Headed Families

The increasing number of children in families headed by females is another major force influencing their economic status. By 1977, 1 out of every 6 children under age 18 was in families without fathers, up from 1 out of 10 in 1970.[28] Female-headed families with children have grown almost 10 times as fast as 2-parent families over the decade.[29] The rise in out-of-wedlock births, separations, and divorces means that almost one-half of all children born in 1978 will spend a considerable amount of time living with only one parent.[30]

Marked differences in number of children are found among white, black, and Mexican-American families headed by females. Census data show educational attainment is an important predictor of average number of children per family.[31] The lower the educational level of a mother heading her family, the higher the average number of children. Among female heads with less than 8 years of schooling, the mean number of children is 2.9; among women with 4 years of college or more, the mean number of children drops to 1.8.[32]

As discussed previously, minority women heading families have substantially less education than their white counterparts (especially Mexican-Americans), and they have higher fertility rates. Additional children might have been economically helpful to poor families in earlier decades. Today each additional child diminishes the woman's prospects for economic independence and security through employment, and increases her chances of poverty. Census data show that an increased number of dependents is directly associated with the incidence of poverty in families headed by women. If only one or two children are present, there is a 2 out of 3 chance of being above the poverty line. As the number of children increases, the probability that the family's income is under the poverty line rises sharply. Among those families with four children or more, over two-thirds are poor.[33] Fifty-two percent of children in families headed by women compared with only 8 percent of children in husband-wife families were living below the poverty level.[34]

Labor Force Participation

Census data show that educational attainment is not only an important factor underlying fertility rates, but is also a major determinant of labor force participation of female family heads. In short, the fewer years of school completed, the lower the labor force participation rate. In 1977, only 28 percent of women family heads with 8 years of schooling or less were in the labor force, compared with 77 percent of those with 16 years or more schooling.[35] This relationship holds true regardless of marital status, ethnicity, or presence of children.[36]

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[27] Johnson, op. cit.

[28] Johnson, op. cit.; McEaddy, op. cit.

[29] Heather Ross and Isabel Sawhill, "Time of Transition: The Growth of Families Headed by Women" (Washington: The Urban Institute, 1975).

[30] Digest, "U.S. Family is Changing: Nearly Half of All 1977 Babies Will Spend Some Part of Childhood With One Parent Only," Family Planning Perspectives 10 (Jan./Feb. 1978): 33–34.

[31] U.S., Department of Commerce, Bureau of the Census, "Current Population Reports," Series P–20, No. 291, "Households and Family Characteristics: March 1975."

[32] McEaddy, op. cit.

[33] Robert L. Stein, "The Economic Status of Families Headed by Women," Monthly Labor Review 93 (December 1970): 3–10.

[34] Johnson, op. cit. About three-fifths of black and Mexican-American female-headed families compared to less than two-fifths of white families headed by women are poor.

A longitudinal analysis reveals that between 1970 and 1975 the increases in labor force participation rates have occurred entirely among the more educated 16 to 24 year age group and has either remained the same or declined for every other age group.[37] Labor force participation of midlife women heading families has not increased, but instead shows a slight decline during the decade.

The most significant changes in labor force participation in recent years have been among younger women with children. Because they are often the primary source of income for themselves and their children, these women have relatively high labor participation rates. These changes are leveling the M-shaped female participation curve which characteristically showed peak participation before and after the childbearing years. The U.S. Department of Labor reports:

> The steepest rise in work propensity has been among women with children under 3, whose labor force participation rate increased by three-quarters, from 15.3 percent in 1960 to 26.9 percent in 1972. The importance of this phenomenon of increased work participation by young mothers cannot be overemphasized. Its impact will be especially apparent in the age distribution of the female labor force of the future.[38]

Of these mothers with children under 6, divorced women have the highest labor force participation; almost 7 out of every 10 divorced mothers with preschool children are employed. Close to half of both widowed and separated mothers with dependents under age 6 are in the labor force. The least likely to be working outside the home are never-married mothers with children under age 6—37 percent. Contributing to this low rate is the fact that these women are less educated and more than half are under age 25.[39]

Lower labor force participation is also related to the number of children. Census data show that the greater the number of children, the less frequently female family heads are in the work force.[40]

Critical differences in labor force participation are observed among Anglo, black, and Mexican-American women. Although a higher proportion of black than white wives in the population work or look for work, the reverse applies to black and white female family heads. A major reason for this reversal is the higher proportion of divorced family heads among whites and the higher proportion of never-married family heads among blacks. Divorced women have the highest labor force participation rate; never-married mothers have one of the lowest. White women family heads are more often divorced, while black female family heads are more often never married, are younger, and have less schooling and more children. Mexican-American women heading families, the most poorly educated group of women, have by far the lowest labor force participation rate; only 40 out of 100 are employed outside the home. Dependent children in the home are a major deterrent to labor force participation. The markedly lower educational level of Mexican-Americans deters them from learning English, which is a further barrier to their labor force participation. By the same token it contributes to their higher fertility rates. Currently, the mean number of children for all Mexican-American women is 2.65, compared to 1.09 among whites and 1.65 among blacks.[41]

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[35] Ibid., table 7, p. 36.

[36] Johnson, op. cit.

[37] McEaddy, op. cit.

[38] U.S., Department of Labor, "Manpower Report of the President 1973" (A Report of Manpower Requirements, Resources, Utilization, and Training).

[39] Howard Hayghe, "Marital and Family Characteristics of Workers, March 1977," Monthly Labor Review 101 (February 1978): 51–54.

[40] U.S., Department of Labor, Bureau of Labor Statistics, Special Labor Force Report 198, "Divorced, Separated and Married Women—Employment Status by Presence of Own Children: 1975."

Occupation

Although the number of employed women heading families has increased significantly between 1970 and 1977, their occupational levels show little change, a factor contributing greatly to their lower economic standing. The earning differentials of men and women show women consistently earn less than men of the same age, educational group, and occupational category.[42] However, the gap between the earnings of men and women is smaller for the younger, better-educated women.[43] The earning potential of women heading families is restricted in part because of limited formal education. Female family heads are concentrated today, as in the past, in lower skilled, lower paying occupations. In 1977, more than 7 out of 10 employed women heading families were clustered in clerical, service, and operative occupations. The median weekly earnings for women in these jobs ranged from $59 for private household workers to $167 for clerical workers.[44]

Because of the low average incomes of families headed by women, over one-third had incomes below the poverty level. In fact, between 1969 and 1976 the entire increase in the number of families living in poverty has been among families headed by women.[45] Census data show that if a woman can secure a professional or managerial job, her chances of keeping her family above the poverty line are substantially greater. Median weekly earnings in these jobs are between $277 for professional and technical workers and $302 for managers.[46]

Divorced women are far more likely to be in the labor force and to hold white-collar jobs. In 1977, 5 out of 10 black divorcees were in white-collar occupations, with a large proportion of those in professional and technical fields. In comparison, 6 out of 10 white divorcees hold white-collar positions, the largest number employed in clerical positions.

Separated and widowed women are much lower on the occupational ladder than other female heads. The majority of these women are in service and clerical occupations. Black women who are separated or widowed are more occupationally disadvantaged than either their white or Mexican-American counterparts.[47]

Never-married women heading families are also strikingly different by race. White single heads are more likely than divorced, separated, and widowed white women to hold professional technical jobs. In contrast, black single heads of families are most likely to be in the lower-paid, lower-skilled service occupations.

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[41] U.S. Social Indicators 1976.

[42] G. D. Brown, "Discrimination and Pay Disparities Between White Men and Women," Monthly Labor Review 101 (February 1978) : 22–51.

[43] Deborah P. Klein, "Women in the Labor Force: The Middle Years," Monthly Labor Review 98 (November 1975) : 10–16.

[44] T. F. Bradshaw and J. F. Stinson, "Trends in Weekly Earnings: An Analysis," Monthly Labor Review 98 (August 1975) : 22–51.

[45] Johnson, op. cit.

[46] Stein, op. cit.; Johnson, op. cit.

[47] Hayghe, op. cit.; Bureau of the Census, "Persons of Spanish Origin."

CONCLUSIONS

The facts, in sum, reveal that women as they age are more in jeopardy of poverty than men; that being from an ethnic minority group puts them in double jeopardy; and that bearing and rearing children without a spouse puts women in triple jeopardy of poverty in middle and later life.

The keystone to insuring women's security in later life is to create incentives and aid women in midlife to maximize their educational attainment if they have failed to do so during their youth. More educated women have fewer children and higher rates of labor force participation.[48]

Just as with men, the more schooling women accumulate, the higher their occupational attainment is likely to be.[49] Continuous full-time labor force participation in higher occupational roles produces higher lifetime earnings and higher social security and pension benefits in retirement.

Further, the Texas data provide evidence that higher educational attainment and employment better prepare women in nonmaterial ways for living as single persons, which the large majority of women 70 and up must do. Nor is there reason to believe that younger groups of women will escape the fate of their older sisters.

Well-educated women with extended work experience are more in touch with the mainstream culture. They have a greater array of interests and avocations. They look ahead and plan more for the future and have better control over their lives. They participate more in the community and are more physically and socially active in later life. All the aforementioned social characteristics promote and sustain physical and mental health. Zestful engagement in living, our analysis shows, reduces the risk of depression and alienation as women age.

Benefits that women individually reap from education and work will also benefit the larger society over the long run. Measures undertaken to fortify the independence of women while still in midlife will help reduce the burden of costs to society later on when they become old. If the risk of economic dependency, which currently is greater for older women than for older men, is reduced, the rising burden of public expenditures can be contained and even reduced in the coming decades. The familiar adage that "an ounce of prevention is worth a pound of cure" is the principle that ought to guide public policy as legislators prepare to consider and, it is hoped, to act on the needs of women in midlife.

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[48] In 1973, 28 percent of females with elementary school education were in the labor force compared to 68 percent of those with 5 years or more of college education. U.S., Department of Labor, Women's Bureau, "Women Workers Today', Washington, D.C., U.S. Government Printing Office, 1973.

[49] Donald J. Tremain and Kermit Terrell, "Sex and the Process of Status Attainment: A Comparison of Women and Men," American Sociological Review 40 (February 1975): 174–200.

RECOMMENDATIONS

1. Broaden Employment Opportunities for Women

The recent amendments to the Age Discrimination Act outlawing compulsory retirement before age 70 will serve to lengthen midlife for both sexes. For women, because their current prospects for economic security in old age are far less favorable than those of men, the extension of the opportunity to remain in the labor force longer could be particularly beneficial. Some private corporations, such as Shell Oil U.S.A., for example, now subsidize some women's education in order to attract women to careers in business and technical fields. Some form of public recognition of corporate good citizenship might encourage similar programs throughout the private sector.

2. Extend Incentives and Opportunities for Women to Maximize Their Education

Overall, legislation is needed to extend opportunities and create incentives for women to maximize their formal education. Some features of the former GI bill, in particular those that provided veterans with a stipend to cover tuition, fees, books, and living expenses taking into account dependents might well serve as a model for legislation aimed at creating incentives and opportunities for women in midlife. In addition, any such women's program should make provision for child care.

A prime target group for legislation are those women, in whatever stage of life, who have attained less than a high school education and consequently are more likely to become dependents of the State. Neither the age women choose to start a family nor the number of children they bear are matters that can be legislated. But incentives and opportunities can be created for those women who elected or were trapped into motherhood at a young age to resume their education and extend their occupational options.

Women with dependent children, whatever age or marital status, should have the right to deduct educational expenses, including transportation and child care costs, from income taxes over the entire period of their schooling. Any person who supports a mother who has one or more dependent children should have the same right to deduct from their income taxes educational expenses, transportation and child care costs of the mother they are supporting. Moreover, women heading households should, in addition, receive income maintenance, provided that their scholastic performance is satisfactory at the accredited educational institution, be it a high school, trade or technical school, junior college, university or professional school. Furthermore, benefits to women in apprenticeships should be included.

Women with dependent children should also be given the option of attending school part-time and still be entitled to some tax-free benefits to cover costs of schooling and transportation over the period of time it takes them to attain the maximum amount of schooling they aspire to and are capable of.

Women college graduates, whether or not they are heads of households, interested in professional or graduate training should be eligible for loans at modest rates of interest that can be paid over an extended period after completion of their education. Any age, sex, or unrealistic requirements that formally or informally bar women from eligibility or disadvantage them under existing student loan or aid programs should be abolished.

For example, giving higher housing allowances to married students disadvantages single female heads of households; denying subsidies to all except people at or below poverty level bars women with dependents who have modest incomes or assets, such as a home, from qualifying for financial aid.

Mothers who receive Aid to Families with Dependent Children (AFDC) should be given special incentives to resume their education as early as possible, for several reasons. First, the combination of low educational attainment and being a homemaker serves as an incentive to women to bear more children. Second, elementary school children being reared in larger families have lower IQ and achievement scores than children with only one or two siblings. Moreover, these negative effects are likely to be most pronounced in black sons of mothers who are poor, undereducated, and the sole adult in the family. Third, black mothers' work force participation has a beneficial effect on their sons' IQ scores and on daughters' achievement scores. Fourth, a mother with high educational aspirations for her children, who furthers her own education, serves as a positive role model for them and enhances her competence to help her children with homework and counsel them about school matters. Fifth, better-educated women have higher educational aspirations for their children, invest more time and attention in them, rely more on positive and less on aversive modes of control and thereby contribute to their children's capacity and motivation to learn.[50]

For all the above reasons, AFDC and WIN (Work Incentive Program) ought to be revised and amended to cover all educational expenses and the full cost of transportation and child care for women who resume their schooling. Incentives and supports for poor mothers to raise their educational attainment is the critical missing link in both programs.[51] Educational delivery may need to be adapted for these new or returning students. The teacher corp program is currently sponsoring research to develop new strategies of teaching and counseling that might prove more effective with adults than the traditional classroom pattern that prevails in public schools and in institutions of higher learning. The expansion of research and demonstration programs of this nature should be supported and encouraged.[52]

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[50] All the above findings are from a soon-to-be published study of the social determinants of the IQ and Achievement score of black and white children. Zena Smith Blau, "Socialization, Social Structure, and Intellectual Competence: A Study of Black and White Children." New York: Free Press-McMillan, forthcoming. The above findings are consistent with those of Robert B. Zajonc and Gregory Markus that children born close together in large families with fewer adults have lower IQ scores than other children. Cited in Carol Tavris, "The End of the I.Q. Slump," Psychology Today (April 1976): 69–74.

[51] Some years ago the senior author had occasion to discuss the WIN program with an intelligent, highly articulate AFDC mother who is a leader in the Welfare Rights organization in Chicago. She was highly critical of the WIN program because the only training it provided was for low-paying, low-skilled, deadend jobs, and thus it offered little incentive for mothers to exchange AFDC benefits for employment.

[52] For example, from her experience teaching poorly-educated students and better-educated women returning to school, the senior author finds that such students are often intimidated by formal lectures. A seminar format which allows for more friendly, informal exchange between instructor and students proves to be a more effective method, especially during the early reentry stages.

3. Expand Child Care Facilities

The lack of access to quality child care facilities is a major deterrent to mothers to raise their educational level. Any program designed to achieve the latter objective must take this critical need of women with dependent children into account.

If women have informal sources to care for their children, such as a relative, a friend, or a neighbor, they should not be penalized[53] or denied a subsidy to pay for such services. Such informal arrangements are less costly, as a rule, and some mothers prefer them to day-care centers or other formally organized facilities. Mothers should have options to choose the kind of child care they consider most suitable.

Funds should be appropriated to encourage educational institutions to develop and operate more quality day-care programs to serve the needs of many mothers who want to resume their schooling. In such settings, students in fields such as early childhood education and developmental psychology could serve internships and gain experience working with children from a variety of backgrounds. Some educational institutions already have such facilities, but the demand usually exceeds the supply of available places.[54] Many institutions that presently do not offer child-care services would attract more mothers as students, if such services existed.

Furthermore, the mothers' transportation to schools could be combined with the children's transportation to day-care centers. Mothers and children could ride to and from school together and mutually profit from time spent with each other. Transportation statutes could easily be extended to address transportation needs of student mothers and their dependent children. For example, interest-deferred loans for the purchase of an automobile, given to student mothers who lack access to mass transportation, and grants to schools and colleges to provide driving instruction would meet a need, particularly of poor minority women.

4. Direct Efforts at Early Intervention

Opportunities, however, should not be confined to women with dependent children, but should address economic needs of other groups of women as well. If, for example, young women from poor families had a realistic option of looking forward to attending college and entering a career track, and had the benefit of professional counseling before they reach puberty, some would choose to defer marriage or motherhood without marriage. At present, too many poor young women, particularly in disadvantaged minority groups, see motherhood as a route to establishing their own independence and escaping from parental control. AFDC allowances are by no means lavish, but they enable a woman to survive and not have to work at menial low-paying, dead-end jobs. If that is the only perceived alternative, it is not surprising that many teenagers, either by accident or design, choose motherhood as the route to independence.[55] Fewer might do so if schooling were an alternative route to independence, as it is for young women in more affluent families.

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[53] The senior author recently learned of a case where an AFDC mother who wanted to attend college was deterred from doing so because she was told her benefits would be cut off if not she, but her mother, looked after her children. If that isn't a catch-22 situation, we don't know what is!

[54] At the University of Houston, for example, which is a large urban university that has many mothers among its students, there are long waiting lists for places in both the nursery and lab schools on campus. Although there is no systematic data on the situation nationally, our impression is that the same is true in many other public and private educational institutions.

Impact

The foregoing recommendations, if adopted, would serve to appreciably reduce poverty and deterioration of the current group of midlife women when they enter their later years. The cost of timely intervention to prevent dependency would help to contain and probably reduce the heavy burden of costs that the 18.6 million older women, projected by the turn of the century,[56] will impose on this society.

To conclude, the farsighted observation made by Margaret Mead, the eminent anthropologist, over a decade ago seems most appropriate:

> For women it will be essential to provide socially responsible protection during the period when the old forms, based on male responsibility, are becoming ineffective and new arrangements that will support women's freedom to earn and to function as independent individuals have not been realized on a very large scale. Without institutional protection of this kind, the ever-mounting number of mother-child homes will threaten (as the existence of such homes already does) the conscience of the community and lend tremendous support to arguments in favor of the superiority of older, traditionally sanctioned forms of social organization.[57]

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[55] This pattern that had been more commonplace among poor young minority females has risen sharply among their white counterparts, as was indicated in a previous section of this paper.

[56] Blanch Williams, "A Profile of the Elderly Woman," Aging, 1975, p. 12.

[57] Margaret Mead, "The Life Cycle and Its Variations: The Division of Roles," Daedalus 96 (No. 3, 1967): 871–875.

APPENDIX A

METHODOLOGY

We set out to ascertain from our survey numerous measures of risk in our population under study. In general, the measures were of two types: (1) single item, direct determinations of risk, such as low income or low self-assessment of health; (2) several items combined into an additive scale, with each item measuring a facet of an underlying concept of risk, such as those described in appendix B. The multiple-item measures of risk were constructed iteratively, first clustering items having a theoretical consistency, then testing their reliability statistically[58] and finally repeating the entire process until we arrived at the most parsimonious list of items measuring that particular risk.

Having developed this set of measures of risk we then examined each of these measures as each was affected by major sociodemographic variables such as ethnicity and education. The chief statistical tool used was analysis of variance, which can best be understood in terms of its fully equivalent counterpart, multivariate regression analysis. Essentially this technique attempts to measure the mean value of a dependent variable, such as depression, for each category or value of every independent variable, such as ethnicity, holding constant the remaining independent variables, such as marital status, education, and employment status. In each of these analyses we also removed the effects of the confounding variable, the age of the respondent.

These analyses produced a measure of the significance of each of the independent variables and their interactions. Where interaction effects were statistically insignificant, we could then proceed to examine separately and sequentially the main effects of the independent variables on the values of the dependent variable, with the knowledge that these values were not influenced to any significant degree by the independent variables held constant. For example, when our analysis shows that marital status and ethnicity had only an insignificant interaction, we could examine the value of depression, first by marital status, then by ethnicity, knowing that the effects of marital status or depression was not different for each category of ethnicity and vice versa.

Second, our analysis produced a measure of the strength of each independent variable [partial beta] on the values of the dependent variable. Again, using depression as our example, we could say which of the variables—education, ethnicity, work status, or marital status—was most strongly related to the respondent's depression score. The larger the beta, the stronger the relationship.

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[58] Coefficient alpha was used as the measure of reliability.

Third, the analysis displayed the absolute difference in the values of the dependent variable for each category of the independent variables. For example, in the case of household income, we could see that widows had a mean household income that was $2,100 below that of married women, or that Anglos' mean household income was $2,500 above that of Mexican-Americans.

In summary, our analysis allowed us to find the strongest, statistically significant and non-interactive sociodemographic determinants of each measure of risk for our respondents, and to measure the differences in risk associated with each category of the determinants.

Using the methodology described above, we were able to produce table 1, which presents the relative strengths [beta weights] of the independent variables for each of the dependent variables. In addition, our analysis of variance produced measures of the statistical significance of these relationships, as well as the nature of the relationships.

TABLE 1.—INDICATORS OF RISK AND WELL-BEING (STANDARDIZED REGRESSION COEFFICIENTS FOR THE INDEPENDENT VARIATES)

	Income	Number of children and child-centered participation		Mental health			Health and age self-concept			Activity and social participation						
Demographic variables	Household income	Child-centered participation	Number living children	Zestful engagement	Depression	Alienation	Activity limitation	Age self-concept	Health self-assessment	Organizational membership	Informal social support	Plan ahead	Religious service attendance	Friendship participation	Community activity with friends	Leisure time activity
Education	0.38	0.05	0.18	0.13	0.14	0.12	0.10	0.08	0.19	0.39	0.07	0.29	0.06	0.08	0.24	0.17
Ethnicity	.15	.05	.21	.09	.04	.09	.09	.17	.08	.06	.19	.19	.16	.27	.05	.19
Work status	.14	.12	.09	.06	.10	.10	.31	.10	.30	.06	.04	.12	.08	.07	.08	.11
Marital status	.27	.06	.18	.06	.04	.06	.03	.04	.03	.04	.09	.04	.12	.09	.09	.10

Appendix B

Description of Measures in the Analysis

Child-centered participation

Child-centered participation	Have you had any occasion in the last last year to help your child/children in any of these ways? Gave or loaned him/her/them money? Performed some service, chore or errand? Helped out with their child/children? Helped them when he/she/they were ill? Offered advice on a major decision? Confided in him/her/them? How often do you see the child you see the most?

Mental health

Zestful engagement	How often in the last few weeks did you feel: On top of the world? Pleased about having accomplished something? Particularly excited or interested in something? Proud because someone complimented you on something you had done? That things were going your way?
Depression	How often in the last few weeks did you feel: Depressed or very unhappy? Very lonely or remote from other people? Bored? Upset because someone has criticized you? So restless you couldn't sit long in a chair?
Alienation	How often do you find yourself: Feeling your life today isn't very useful? Feeling things keep getting worse and worse for you as you get older? Regretting chances you missed during your life to do a better job of living? Feeling there's just no point to living?

Health and age self-concept

Activity limitation	Do you have trouble: Putting on or tying shoes? Going up stairs? Making the bed? Getting out of a chair? Putting out the trash? Standing for more than 10 to 15 minutes? Buttoning clothes or closing zippers? Walking more than a block or so? Bathing (getting into tub, etc.)? Preparing meals?
Age self-concept	How do you think of yourself as far as age is concerned? Do you think of yourself as young, middle aged, elderly or old?
Health self-concept	In general, would you say your health is excellent, good, fair or poor?

Activity and social participation

Informal social supports	Suppose you were recovering from an operation and were laid up at home for two weeks. Who would you count on the most? About how many of your neighbors would you feel free to call upon in an emergency? Are there any people you feel close to that you confide in when you have a problem? Do you have a circle of friends with whom you visit back and forth? How often these days do you see a close friend? How often these days do you talk to neighbors? Other than your children, how many relatives do you see or talk to on the phone regularly?

Plan ahead	How often these days do you find yourself looking forward to doing something you've planned to do? Making plans a week or two ahead? How much would you say you have planned for your retirement?
Friendship participation	How many close friends do you have here in this community? How often these days do you see a close friend? Do you have a circle (group) of friends with whom you visit back and forth? Have you made any new friends in recent years? Some people go out of their way to make friends and others don't. Would you say you are more like the people who go out of their way to make friends, or more like those who don't?
Community activity with friends	Are there any public places that you go to pretty regularly where you get to see and talk with people you've gotten to know? How about a church or community center? Classroom or college? Restaurant, cafeteria, or bars? Library or park? Senior citizen center?
Leisure time activity	How often these days do you find yourself: Working at a hobby you enjoy? Reading books or magazines? Taking walks or getting other exercise?

B. PROBLEMS OF THE DISPLACED HOMEMAKER

(By Tish Sommers and Laurie Shields)

BIOGRAPHY

Tish Sommers is Vice Chair, California Commission on Aging; President, Olders Women's League Educational Fund. Laurie Shields was National Coordinator, former Alliance for Displaced Homemakers; she is currently Executive Director, Older Women's League Educational Fund.

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ABSTRACT

Despite the oft-reported movement of women into the labor force, homemaking is still the fulltime occupation of the majority of married women. Motherhood, which is the central function of homemaking, is usually terminated in the middle years, so that women in this occupation experience the same trauma as persons in other occupations whose jobs are phased out. An increasing number of former homemakers, women who bought the social contract of man the breadwinner and women the homemaker, find themselves in midlife suddenly on their own economically. They had assumed that their retirement benefits, health insurance and economic security flowed from their marriage. Because homemaking is not recognized as labor, these midlife (40–65) former homemakers lack a record of paid employment, are too young for social security, and are considered too old for jobs in a youth-oriented society. They are ineligible for unemployment compensation and too young for assistance to the elderly.

Government-funded job training programs have not been designed to meet the particular needs of midlife women. To fill this gap, the 95th Congress has added displaced homemakers as a category of hard-to-employ under titles II, III, and VI of the newly authorized Comprehensive Employment Training Act. The former National Alliance for Displaced Homemakers promoted this and similar legislation at both State and National levels.

The starting place for social change to benefit former homemakers is to attack the problem of job creation and to develop jobs that will build upon the first career of homemaking and the nurturing skills which have been reinforced through raising a family and managing a home. Vast new job programs will not come from the top down, but will start on a very small scale from the bottom up. Displaced homemaker centers can speed up that process, develop new techniques to provide support, and utilize the whole network of government services to help create new job categories. Six principles for action follow.

1. Older women must build an advocacy base of their own.

2. They must adopt the principle of focus. The displaced homemaker concept succeeded in catching public attention and official acceptance because it zeroed in on a specific issue.

3. They need to galvanize the energy of self-help. They need partnership between the grassroots and those in power.

4. They must educate bureaucrats, aging specialists, younger women and the entire general public to the fact that older women have as much right to a "fair share" of employment as other groups.

5. They must advocate for "paid peers"—that is, the employment of persons who have experienced a problem reaching out to assist others, advocating self-help instead of continued dependence on professional service delivery systems.

6. They must work to gain recognition of the fact that the problem of the displaced homemaker does not reside in the woman herself, but rather in the society that discounts the worth of its mothers and wives, once their role is ended. The heart of the matter is recognition of homemaking as labor, and marriage as an economic partnership.

INTRODUCTION

She has been variously described as Cinderella without the prince,[1] as the discarded Mrs. Hill,[2] and as a breeding cow "conveniently and economically converted to cheap steaks when past her prime."[3] We called her a displaced homemaker, and we knew whereof we were talking. One of us had been widowed and the other divorced in our fifties. Tish Sommers learned that she would not be eligible for social security or standard medicare at age 65 because she was older than her ex-husband. Laurie Shields found that her 20-year-old job credentials were essentially worthless. Neither of us was eligible for unemployment insurance since we had worked in the home, and we seemed to fall through the cracks of all available programs. We were too young for assistance to the elderly and too old for the mainstream.

Who else are displaced homemakers? This woman from a small midwestern town is one:

> In 1974 my husband died suddenly and in a matter of a few horrible hours I became a 55-year-old widow. I spent 33½ years of my marriage making a home for my husband and three children. I have developed no working skills and have been unsuccessful in finding any sort of a job. The opportunities are limited in a small town and are naturally filled by the young. Consequently my funds grow smaller along with my shrinking ego.
>
> The 2½ years until I reach 60 stretch interminably. My husband's social security will be no big deal at best. Preoccupation with grief, rejection by potential employers, limited funds, have made me feel alone and apart from life. After months of desperation I have lately begun to think of death as an attractive alternative.[4]

Also this woman:

> I am still married to a U.S. Post Office letter carrier, who plans to retire this year. He states he will elect to take the larger pension benefits awarded to him alone, rather than small benefits which would leave some to a beneficiary. I learned this shocking news in 1975 after 33 years of marriage. During this time I worked damned hard as a rural unpaid housewife who raised three kids on his measly salary. We could not have managed without my contributions—at least, not well. I was raised in the Great Depression and learned frugality early. I made all the children's clothes and maintained the home—paint, carpentry, etc., grew and preserved food (most of what we ate), ad infinitum.
>
> Then in 1970, he left me to seek younger grass, so I have been forced to live alone . . . I have held temporary jobs since 1974 and have not yet established minimum social security credits of my own. As a postal worker, no social security was ever deducted from his pay so I am in the position of not having even this. . . .[5]

And another:

> I am a 65-year-old Christian lady whose husband, after 32 years of marriage, divorced me 2 years ago to marry his secretary, who was a widow, much younger, and had a great potential for inheritance. The divorce cut me off

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[1] Kathleen Currie, "Displaced Homemakers," Women's Work, March/April 1977, p. 21.

[2] Cynthia Gorney, "The Discarding of Mrs. Hill," Ladies Home Journal, February, 1976.

[3] *Brantner* v. *Brantner*, Court of Appeal, 4th District, division 2, Feb. 22, 1977, App. 136, Cal. Rptr. 635.

[4] Letter to Alliance for Displaced Homemakers (ADH), name on file.

[5] Letter to ADH, name on file.

> from our Blue Cross-Blue Shield which my husband had with his government job. Any hospital insurance I have been able to find says they start where medicare leaves off. But with raising five children I never worked out to establish social security, so am not eligible for medicare.
>
> Oh, yes, they said I could take medicare insurance, but how many who are not eligible for social security can afford that? I can't. I now own half of my three bedroom home. My ex and his wife live across the street from me. I go out to work as a baby sitter in their home. That's the only job I could get. He pays the house payments as my settlement, but I have to pay tax on that, since he claims it is part of my income. All this just does not seem very fair to me. . . .[6]

All three of these women and possibly millions more like them are displaced homemakers. Displaced persons are those who have been "forcibly exiled" through social upheavals and war. Displaced homemakers are the victims of a quieter transformation in the structure of the American family. They are primarily older women who have been forcibly exiled from a role, an occupation, dependency status, and a livelihood.

HOMEMAKING AS WORK

Despite the oft-reported movement of women into the labor force, homemaking is still the fulltime occupation of the majority of married women (and most of the rest are moonlighting). Motherhood, which is the central function of homemaking, usually terminates in the middle years, so that women in this occupation experience the same trauma as persons in other occupations whose jobs are phased out. But because homemaking is unpaid and not yet recognized as work, this loss of job is not called mandatory retirement, but given the sociological description of the "empty nest syndrome." Suicide rates peak for women in these years, just as they go up abruptly for men after retirement. Again because homemaking is not paid, no cushions or benefits aid these workers at this crucial life transition—only psychiatrists' couches and prescription drugs, euphemistically called tranquilizers, dull the pain.

Nor is being fired from homemaking (divorce) seen as comparable to unemployment. Displaced homemakers, like other workers, have lost the sole source of income on which they have been dependent. In their attempts to find jobs, they are turned down because they have no recent record of paid employment and also because they are older women. They are ineligible for unemployment insurance because they have been engaged in unpaid labor in their homes. If their children are over 18, they are ineligible for AFDC. Most are ineligible for social security because they are too young; some may never qualify because of the dependency pitfalls within that system, or because the breadwinners are in other retirement programs, as in two cases cited above.

If the problem is severe, why has it not surfaced before? Precisely because homemaking, not recognized as work, has been seen as outside the economic sphere. As John Kenneth Galbraith has pointed out, the consumption tasks of the homemaker are essential for the well-being and continuing growth of the economy, but the housewife's contribution is systematically ignored. Any accounting of her contribution is scrupulously avoided. On the grounds of complexity of assigning a monetary value to nonpaid work, homemaking is kept out of the realm of statistics.

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[6] Letter to ADH, name on file.

In 1975, when the Alliance for Displaced Homemakers commissioned a national study to determine the actual number of women who would qualify as displaced homemakers, it was found that only a scattering of inconcise information existed. What wasn't counted as paid labor obviously wasn't counted at all. If you are not counted, you don't exist. Even today, there is no definitive national socioeconomic profile of this group. The alliance estimates 2 to 3 million women are displaced homemakers. Potentially, 15 million more are women out of the labor market who currently have minor children and will be without benefits when their children reach 18 years of age. Part of the reason for their invisibility is that homemaking is an isolated occupation, and women who fit the definition tend to think of themselves as victims of circumstances, rather than as a social problem. Each believes hers is a unique personal problem.

Despite the absence of adequate statistics, some idea of the extent of the displaced homemaker condition can be deduced from related reports. According to the Census Bureau, in March 1976, 4.4 million divorced women had not remarried. Over 2 million women were separated from their spouses and over 10 million were widows. Demographic studies confirm that women are outliving men and the gap is widening. While it is commonplace for widowers or divorced men to marry younger women, the reverse is relatively rare. There are more than four widows to every widower. No-fault divorce has cut a wide path through the ranks of older women, as well. A recent report by the National Commission on the Observance of International Women's Year on spousal support stated that only 14 percent of divorced women are awarded alimony. Of these, only 45 percent get their payment with any degree of regularity.

Most women who are now in their fifties and sixties bought the social contract of man the breadwinner and woman the homemaker. They assumed that their retirement benefits, health insurance, and economic security flowed from their marriage. If they worked outside the home, it was likely to be supplemental, irregular, and often part time.

Most of these women are poorly equipped to compete in today's job market. Their skills are obsolete or may no longer be in demand. (How many older schoolteachers can be placed these days?) Not only has the job market changed, but the women have changed, too. The many negative messages they receive—from potential employers, family, the media, and elsewhere—tell them they are unemployable, which soon becomes a self-fulfilling prophecy. It is difficult enough for an older man who loses his job to find another one. (Persons over 45 suffer terms of unemployment equal to black teenagers.) But the older unemployed male at least has a work history; the former homemaker has none that is recognized. As one such woman wrote:

> I've answered dozens of ads and tried the unemployment office where they send me to the job board. Those jobs are already filled, or after I fill out an application I never hear from them again. They say I have no experience. Well, I thought raising six fine children and working on school bond campaigns and electing the right candidates to Congress was experience, but I guess not. They look at you like a piece of discarded junk.[7]

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[7] Letter to ADH, name on file.

Displaced homemakers are, in fact, a newly emerging disadvantaged group that has yet to be officially recognized. This segment is composed of "old poor" (growing older and poorer) and "new poor," former dependents of persons outside the poverty ranks. Many of these latter are the least equipped to cope with combined age and sex discrimination. As one widow writes:

> Four years ago at the age of 48, I was widowed and was so sure I could get a job and take care of myself. What a shock to find out I couldn't and there was no help available anywhere. In these years since I had to sell my house just to have money to exist. I moved to a little cottage with no running water. I carry wood to heat the place. I'm not complaining, mind you, but what will happen when I am physically not able to do this any more? I have no health or hospital insurance. Small towns have few jobs, but would my luck be better in a big city? The future frightens me.[8]

Another such woman did move to an urban setting and found the going no easier:

> I married at 15, I worked in the fields, ran a home, growing gardens, raising livestock so as to live, all the time having children. Many a night I never got to close my eyes, sewing, mending, doing floors, painting, canning, preserving. I'm old, too old to find work, and too spent. I have nothing but food stamps—is that anything to live for? Is that what I've worked all these years for?[9]

These are the women who are caught in the middle. Too young to be considered part of the "aging," they are therefore not eligible for most programs designed for "the elderly." Changing aspirations and expectations of women have left them stranded. While older widows are traditionally an impoverished group, their situation has deteriorated immeasurably through the compounding impact of inflation year by year. Changing divorce laws and mores have swelled the ranks of older women on their own. The divorced older woman's plight is accurately described by a judge for the Court of Appeals, Fourth District, California, as he held for a 44-year-old wife divorced after 25 years of marriage:

> A woman is not a breeding cow to be nurtured during her years of fecundity, and then conveniently and economically converted to cheap steaks when past her prime. If a woman is able to support herself, she certainly should do so. If, however, she has spent her productive years as a housewife and mother, and has missed the opportunity to compete in the job market and improve her job skills, quite often she becomes, when divorced, simply a "displaced homemaker."[10]

For these many reasons, the authors have focused upon the displaced homemaker as a new and unrecognized disadvantaged category for whom there has been little official concern and no specific assistance. We have defined her as an individual who, for a substantial number of years, has performed unpaid labor in the home, is not gainfully employed, and who has had or would have difficulty in securing employment. She has been dependent on the income of another family member or on Federal assistance, but is no longer eligible because her children have reached their majority. The personal plight of these women is desperate and, as they are quite aware, they are headed for abject poverty in old age. The psychological toll is enormous.

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[8] Letter to ADH, name on file.
[9] Letter to ADH, name on file.
[10] *Brantner* v. *Brantner*, op. cit.

A LEGISLATIVE FOCUS

Older women, trying to move from dependency to self-sufficiency, are not specifically excluded from Government-funded programs; such programs are simply not designed with these women in mind. The problem of the older woman who falls through the cracks was brought to public attention in the fall 1974 issue of the Civil Rights Digest, among other places, but nothing happened until specific legislation was introduced to address the problem.

In the spring of 1975, a displaced homemaker's bill was introduced in the U.S. House of Representatives by Rep. Yvonne B. Burke of California. Drafted by legal services lawyer Barbara Dudley at the request of the then NOW Task Force on Older Women and members of Jobs for Older Women (a community-based organization in Oakland), the proposed legislation gave a name to the problem, defined it, and suggested remedies. Modestly conceived, it called for the U.S. Department of Health, Education, and Welfare to provide multipurpose service programs, including job readiness, transition counseling, training, placement, and help in recycling of homemaker skills into paying jobs. Its greatest value was conceived to be its potential impact upon other agencies, both public and private, in sensitizing them to a category of persons about whom they knew little.

In order to mobilize effective grassroots support for the legislation, an Alliance for Displaced Homemakers was formed, with the sole function of promoting legislative support at both the State and national level. The first State bill to fund one multipurpose service center for displaced homemakers, as a pilot project, was enacted in September 1975, in California. Support for the legislative drive across the country came from diverse quarters—traditional women's organizations, members of NOW, and other feminist groups. Church women's organizations, recognizing that their membership included many displaced homemakers, were especially responsive.

In the 3 years subsequent to the passage of California's State bill, 16 other States followed suit: Maryland, Florida, Nebraska, Montana, Texas, Oregon, Illinois, Minnesota, Louisiana, New York, Maine, Colorado, Ohio, Delaware, Kentucky, and Oklahoma. (Anticipation of passage of a Federal bill that would provide matching funds—90 percent Federal, 10 percent State—spurred passage of many of these bills. But in a number of cases, the bills were more an expression of interest than a commitment of State funds; some appropriations were made contingent upon the availability of Federal money.)

Early in the 95th Congress, Representative Burke reintroduced an amended Displaced Homemaker Act (H.R. 28). An identical version was filed in the Senate by Senator Birch Bayh (S. 418). Refined specifics of the measure called for HEW to establish a minimum of 50 multipurpose service centers for displaced homemakers, mandating the selection of rural as well as urban sites.

Congressional hearings on both bills were held in 1977, and it was clear that members of the subcommittees in both Senate and House recognized that displaced homemakers, as defined in the legislation, represented a significant segment of the country's hard to employ. But it was equally obvious that, since the legislation was intended to open up paying jobs, the program more properly belonged under the aegis of the Department of Labor.

Early in December 1977, Representative Burke therefore proposed new legislation (H.R. 10270) to amend the Comprehensive Employment and Training Act (CETA) to include the Displaced Homemaker Act under title III, which had been created in 1973 to deal with the very hard to employ through a special program approach. The bill was cosponsored by Representative Augustus Hawkins, Chairman of the House Subcommittee on Employment Opportunity. Senator Birch Bayh introduced an identical measure when Congress reconvened in January 1978.

Considering attitudes toward spending for new public programs and the trend against "categorical programs," this legislation swam upstream all the way. The issue has caught media attention as America's "number one lady in distress." The National Women's Conference held in Houston in November 1977 spotlighted homemakers' concerns and gave overwhelming support to displaced homemaker legislation as an immediate and concrete step toward addressing the neglected problems of older women.

The legislation, both State and national, included the following statement: "* * * homemakers are an unrecognized and unpaid part of the national work force who make an invaluable contribution to the welfare and economic stability of the Nation, but who receive no health, retirement, or unemployment benefits as a result of their labor * * *." Certainly the sentiment expressed in the first part of that statement is taken for granted—at least on Mother's Day—but the second half has not been addressed in any systematic way. Setting up multipurpose service centers, as the bill directs, may provide immediate assistance to a limited population, but will not address the roots of the problem.

A second small step was written into the bill as well:

> SEC. 7 (a) The Secretary (of Labor), in consultation with appropriate heads of executive agencies, shall prepare and furnish to the Congress a study to determine the feasibility of and appropriate procedures for allowing displaced homemakers to participate in—
>
> (1) programs established under the Comprehensive Employment and Training Act of 1973;
>
> (2) work incentive programs established under Section 432(b)(1) of the Social Security Act;
>
> (3) related Federal employment, education, and health assistance programs; and
>
> (4) programs established or benefits provided under Federal and State unemployment compensation laws by consideration of full-time homemakers as workers eligible for such benefits of programs.[11]

While studies should never be confused with implementation, they seem to be a necessary step in drawing attention to newly recognized problems. Including full-time homemakers under the unemployment compensation laws may seem impossible, but no serious consideration has yet been given to the matter. (Sweden does so at the point that homemakers decide to look for paid employment.) A well-researched study should provide alternative solutions. It might begin by acknowledging the economic worth of the contribution homemakers make to this Nation.

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[11] U.S. House of Representatives, Displaced Homemakers Act, 95th Cong., 1st sess., 1977, H.R. 28, p. 9–10.

The process of working in behalf of the legislation has already raised consciousness in Federal Government circles as to the plight of the displaced homemaker. Most legislators and officials in relevent agencies have at least heard the term and have some idea of the issue. Because the problem crosses all race, class, and political party lines, there is now some willingness to do something about this constituency—as long as the "something" doesn't cost too much or interfere with "more important" considerations.

Already the category of "displaced homemaker" is creeping into some Agency programs. In some, the focus on older women has been maintained; in others, the definition of displaced homemaker has been broadened to such an extent that the focus has been lost. The director of a CETA funded program for displaced homemakers in Montgomery, Ala., points out in his description of the program that "the project definition of a displaced homemaker differs from the national definition to include women 22 years of age and above and unwed mothers." [12]

The regulations for vocational education programs, following passage of the 1976 Education Amendments Act, included displaced homemakers as one target population for funded projects. While little evidence exists of implementation for older women under these provisions, the existence of more displaced homemaker centers will eventually assure that this will happen. ACTION is another Government agency interested in displaced homemakers. Although Congress turned down ACTION's request for funding of a volunteer-oriented program designed for these women, the establishment of displaced homemaker centers would provide the opportunity for interaction through cooperative programing with ACTION. The Women's Bureau of the Department of Labor, long charged with gathering information on the status of women in and out of the labor market, is interested in the research implications of the legislation.

CETA Administrators in Washington have already responded by funding a number of pilot projects in various parts of the country. They range from research to job-related services, but as pointed out above, the absence of official acceptance of the term "displaced homemaker" to mean a person in her middle years has diluted the efforts for older women. With growing pressure from the grassroots on CETA to address the job needs of older workers of both sexes, prime sponsors may begin to identify displaced homemakers at the local level and design programs to fit their needs. Passage of the national displaced homemakers' legislation certainly increases their awareness and encourages action.

The original intent in sponsoring legislation to draw attention to an invisible problem has already produced significant results. What a difference a name makes. Even though the term was greeted with disapproval and was considered "too harsh" by those who had never experienced the problem, it was quickly adopted by thousands and thousands of women who found it an apt description of their own situation. We who had vowed to make it a household word, with the collective action of older women across the country, believed we were well on the way to our goal.

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[12] Chicago Coalition on Women's Employment, Women and CETA, May 1977, p. 67.

AS MATTERS STAND

It remains to be seen in actual practice if enough of the key elements of the original legislation remain in the CETA reauthorization bill to be called a viable program for middle aged and older former homemakers.[13] Loss of a clearly defined age focus would be the most difficult aspect to cope with and would change the term coined for this constituency into a generic term applicable to any woman who has lost her husband.

Why would broadening the program dilute the value of CETA's Displaced Homemaker provisions under title III? There are many competing pressures for CETA funding. At best, the allocation will be small—less than $10 million, a figure more than one Member of Congress has referred to as "seed money." Unless specifically aimed at the needs of older former homemakers who are "hard to employ" precisely because they are older women, the few funded demonstration programs will fail to serve fully the older target group. Moreover, to include all women who are widowed, divorced, or separated would be to dilute the services for younger women as well, who also need real job assistance. It gives the false impression that the employment problems of both younger and older women are being adequately addressed through this single program.

A scattering of projects throughout the country, funded by CETA and labeled displaced homemakers, but lacking a particular age focus, would raise expectations without accomplishing enough to justify their existence. Such programs would be subject to the charge of duplication of services. And it would be a terrible disappointment to the thousands of older women who have looked to the displaced homemaker legislation as a candle of hope to sustain them through agonizing personal circumstances.

This raises the broader question of the invisibility of midlife women. Why has it taken so long for those in the aging field to recognize the special plight of midlife women? Why has the women's movement only recently recognized (to a limited extent) that the broader solutions under the banner of "equal rights" may not benefit and may even jeopardize the precarious position of midlife women? The answer to both questions lies partly in lack of organization of this constituency, and advocacy in their own behalf. Further, the differences of longevity between men and women have not been sufficiently recognized—the "double standard of aging," as it has been called. A homemaker experiences the equivalent of "mandatory retirement" in her middle years, with all the related trauma, but lives an average of 7.8 years longer than a man, and sometimes with half her adult lifespan still to go. With a larger proportion of women in the work force through most of their lives (which assumes expanded employment opportunities), the differences may diminish, but at present a large percentage of older women are caught in a terrible bind. The payoff for women's traditional role is likely to be loneliness and poverty, increasing as the years go by. The very economic advances and rising expectations of younger women throws the older women's plight into sharper focus. Their sense of being useless, discarded, passed by, and of little value to themselves or society, imposes a heavy psychological toll.

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[13] Comprehensive Employment and Training Amendments of 1978, P.L. 95-524, Oct. 27, 1978, Title III, Part A, Section 301(b)(1)(A), Displaced Homemaker program.

The answer is not more counseling services alone, although these are needed. But counseling without realistic options has little value. The starting place for a social attack on the problem is job creation—jobs that will build upon the first career of homemaking and the nurturing skills which have been reinforced through raising a family and managing a home. It is easier, of course, to think of mobilizing supportive services to aid this newly recognized distressed segment of the population than to conceive of ways of incorporating that very segment into supportive services, with paid jobs of their own. But that is what should be done. The extent to which it is accomplished will determine whether displaced homemaker programs, funded from whatever source, are band-aids which make a few older women feel better for awhile, or are an essential first step in opening new doors.

Job creation

Like most innovative ideas, vast new job programs will not come from the top down, but will start on a very small scale from the bottom up. Individual displaced homemakers with unusual spunk are already creating jobs for themselves when they find the standard job search a dead end. Displaced homemaker centers will speed up that process, develop new techniques to provide support while it happens, and will utilize the whole network of Government services to help create new job categories. The few centers funded by passage of State legislation are already moving in that direction.

When the first center was in the planning stage, there was considerable brainstorming on how the life experience of older homemakers could be recycled into paying jobs. With an effort to "turn lemons into lemonade," the negative experiences of the displaced homemaker, and the services she found unavailable during her crisis, provided a good starting point for job creation. For example, a woman who had had a traumatic divorce and who learned to use the law library because she found her lawyer ill-informed and too busy to be of real help, became a specialist in domestic law. This 60-year-old woman with a high school education, by self-study and on-the-job training, and with an assist from the Displaced Homemaker Center, is now a legal paraprofessional working as a lawyer's assistant while she lays the foundation for establishing a divorce clinic. That future project would bring together a lawyer, a paralegal, and personal and employment counselors to provide the combined assistance an older woman requires. The role of the displaced homemaker center in this process is that of a catalyst.

Paraprofessional categories are the most promising entry point for job creation with this constituency, for example, paralegal advocacy to cope with vast and uncoordinated bureaucracies. The National Paralegal Institutes now provide short-term training for Community Service Advocates. Of course, the difficult part is devising and funding the programs which will create new jobs slots. Further, the trend away from institutionalization also opens up potential employment in half-way houses, community mental health facilities, and home health care. Here the problem will be creation of job ladders, so that former displaced homemakers do not end up in physically demanding, low-paid work which is dead end, and which condemns them to an old age of poverty. One displaced homemaker center has developed a working relationship with a provider of home health care, whereby the selected older women receive supportive services from the center, and training and paid work experience with the provider. They start from the bottom up, but have a plan for upgrading and continued training, coordinated with a community college.

As a displaced homemakers center becomes skilled in utilizing the varied sources of public funding, they or related community development corporations will begin to spin off projects which will provide jobs and new training opportunities for their constituents. These might include job developing and training under a CETA grant, a home maintenance project funded through vocational education with the prospect of creating a co-op to provide appliance repairs and household upkeep, or group housing expediters incorporated into a HUD package. Energy and natural resources conservation also provide potential openings for paraprofessionals. For example, a retired aerospace engineer and a displaced homemaker joined forces in San Bernadino, Calif., to provide solar heating in 10 repossessed homes, through a community development corporation with CETA job slots. However, to compete on this level of job creation requires more than ingenuity. It demands specialized knowledge of the funding process and considerable political clout, to say nothing of luck.

The private sector should not be neglected. With an assist from the Small Business Administration, the Center for Displaced Homemakers in Baltimore, Md., has generated a successful venture called Magic Mop, which makes housekeeping lucrative for a number of women too old for AFDC benefits. The Displaced Homemakers Center in Oakland, Calif., has developed a working relationship with Kelly Services to facilitate reentry into the business world, for women so inclined.[14] In both these cases traditional and often exploitive fields have been reexamined for viable economic answers. Since the options of older women who have been out of the job market for years are much more limited than are the options of young women, the fields now held in low esteem by feminists may offer useful entry points to older women.

Paid peers

The most obvious starting point for job creation is within the displaced homemakers centers themselves. The Federal bills as well as most of the State measures specify that "to the maximum extent feasible" displaced homemakers staff these projects. This has proved a hard line to hold. Schooling and accreditation are more highly valued in this country than life experience. A mix of highly trained professionals and talented women who have personally experienced the problems, but who have no professional training, is probably most desirable. Each has specific skills to offer. For example, in the Oakland center a positive, caring, displaced homemaker employed as office manager translated her considerable homemaker skills into managing a sizable organizational load, plus providing an accessible role model for every woman coming through the door. A trained psychological counselor worked closely with her. The director of that same center is an older woman who had been a displaced homemaker. Staff openings are usually filled by those who have used the center's services.

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[14] Hearings before the House Subcommittee on Employment Opp. of the Comm. on Education and Labor, on the Displaced Homemaker Act, 95th Congress, 1st sess., p. 83 (1977).

Moving outward, the same principle can be applied. Women 50 and over often feel a strong attraction to the field of aging. A combination of self-study, short-term courses and on-the-job training (either paid or on volunteer contracts) can be devised to provide excellent workers at nutrition sites, senior centers or senior day care centers, as well as in outreach and information and referral. Again, the recruiting and training is not the problem; strong advocacy for "paid peers" will be needed before an employment component for older workers is designed into every service program for the elderly, on a local, State and national level. Older Americans Act training funds should be tapped to facilitate the employment of older persons in all OAA funded programs. Worthwhile employment in the crucial decades before retirement is the most cost effective way of preventing poverty and helplessness in old age.

BRIDGING AGEISM AND SEXISM

Organizations working for women's rights are rarely attuned to age discrimination. In turn, those in the field of aging are seldom conscious of the effects of sex discrimination or of the particular problems of women as they grow older. Consciousness must be raised in both camps before significant progress can be made by midlife and older women which will lead to institutional changes to give them some leverage. While the main responsibility for that consciousness-raising will fall upon the women themselves, (working within women's and aging organizations, as well as independently), they can and will win support and build alliances in both camps.

The battle for displaced homemaker legislation is a case in point. The model bill, written by a young public interest lawyer for the NOW Task Force on Older Women and for a self-help group, Jobs for Older Women Action Project, required formation of a special political advocacy group, the Alliance for Displaced Homemakers. This group in turn built informal coalitions and grassroots support from a wide spectrum of womens organizations and supporters of aging programs. The very struggle for maintaining the "older woman focus" and staff participation for displaced homemakers themselves, as well as insistence upon continued input into the implementation process—all of which is still in progress—is an activist form of consciousness raising. Using media to get the message across to the broader public, and forcing acceptance of a new classification (the displaced homemaker) into bureaucratic jargon, extends the process. While that bridge between the women's movement and aging activism is slender at present, at least the scaffolding is up.

RECOMMENDATIONS

1. Recognize the special needs of midlife and older women and include them in all revelant social policy.
2. Implement displaced homemaker legislation with input from those who have experienced the problem, and build upon the experience of grassroots programs.

3. Bring displaced homemakers out of the shadows through statistical studies by the Women's Bureau, by cross-classification by age, sex and race under CETA and U.S. Employment Services, and by age audits in employment.

4. Emphasize creation of new jobs with demonstration projects.

5. Displaced homemaker legislation is but one step toward recognition of homemaking as labor, and marriage as a partnership. Push forward on other legislative solutions.

6. Overcome the neglect of midlife and older workers under CETA and promote other legislation providing them with more options, giving special attention to the displaced homemaker.

1. Recognition of the displaced homemaker as a "significant segment" of disadvantaged persons is the essential first step. To some extent this has been accomplished already by pressing for the legislation, but unless the pressure continues, the plight of the discarded midlife woman will be soon forgotten. She must be included in all the lists of groups needing special attention or outreach. The experience of every other excluded sector has shown that continual advocacy is required to prevent return to the shadows of benign neglect.

More broadly, *a niche must be carved out for the invisible midlife and older woman in all relevant social policy.* This compendium on midlife women is a small step in that direction, but the spark must be fanned vigorously so that the special concerns of women are voiced in all future hearings related to aging. Also, it is not sufficient that women as women be represented on policymaking bodies and advisory boards: there must be persons who are advocates for the special needs of midlife and older women. All of this will develop to the extent to which midlife women become organized and effective advocates in their own behalf.

2. Passage of legislation is only the first step for displaced homemakers. The arena then shifts from Congress to the Department of Labor, which will interpret the will of the legislators through its own biases. A prime reason for fighting for a specific age focus in title III of the CETA Act is because CETA has exhibited such a strong bias against older persons in both training and public service employment. The U.S. Commission on Civil Rights Study on Age Discrimination, mandated by passage of the Age Discrimination Act of 1975, placed responsibility on Congress to designate age as a criterion for eligibility programs (as in programs targeting youth or elderly), rather than leave it up to the administrating agency.

The women who have experienced the problem must continue to press for input into the whole implementation process. The next battles will probably center around regulations, which could stifle the program or insure that it is relevant to the displaced homemaker, as we have defined her. Since persons in Washington who work on such regulations are not likely to know much about the problem, there must be ample advice stemming from the grassroots.

Anticipating that necessity, the Older Women's League Education Fund is planning a national training conference for all those concerned with displaced homemaker projects, scheduled for the fall of 1978. In conjunction with this gathering, a series of "how-to" materials will be developed with staff of those programs already operating, so that the experiences of the pioneer centers can be effectively shared with newly emerging programs. Beside the basics, these materials will detail the most innovative and successful methods which could carry this program beyond the routine, as well as expose possible pitfalls. In order to continue direct cooperation and sharing, a clearinghouse organization will be established at the training conference to create a sharing network of persons on the front lines.[15]

3. *A spotlight must be turned on displaced homemaker to bring them out of the shadows. Their invisibility can only be overcome by statistics, because if something isn't counted it doesn't exist.* The Women's Bureau has already indicated interest in pursuing this matter, with studies to determine number, location, as well as a general profile of displaced homemakers. It will not be easy, since homemakers are not considered workers and slip out of statistics as appendages of their husbands. Nevertheless, the efforts to count them will help to clarify their position in the never-never land of unpaid work.

Steps are already in process to require cross-classification by age, sex, and race under CETA, which would help to document the hidden unemployment of midlife and older women, and spotlight the extent to which each subgroup is fairly served in that huge program. Such cross-classification is needed across the board in statistic gathering if the hidden problems of midlife women are to be brought to light. Prime time for men may be revealed as disposal time for women, once reporting mechanisms are adjusted to examine the sex/age differences.

Age audits are a further step which would benefit both older men and women. An excellent tool for this purpose was developed for CETA. This monograph, which details preparation of an age audit of employment, concludes that: "* * * the only way to ascertain the levels of need for employment programs in given communities—and the responsibleness of such programs to individuals—is through a structural examination of comparative age groups."[16] Hidden unemployment can only be uncovered at the local level. Each prime sponsor should be mandated to undertake such an age audit in employment, making certain that figures are cross-classified.

4. Dividing a pie into ever smaller pieces will not satisfy anybody's hunger, and unfortunately midlife women are arriving late at the feast. In a tightening labor market (at least as far as the structurally unemployed are concerned), there will be considerable resistance to adding another chair at the table. A homemaker's answer to the dilemma, "so bake a larger pie," is the only sensible direction. Therefore *demonstration projects for displaced homemakers should emphasize and reward ingenious ideas for creating new jobs.* Technical assistance should be provided for formation of community development corporations, cooperatives and self-employment projects. Size of project and number of persons employed are not as important at this stage as the development of successful innovative models which can be duplicated elsewhere, to be enlarged over a period of time.

The hardest part of implementation will be to insure enough flexibility for centers to experiment with job creation. There will be a great deal of pressure for immediate results, measured only in number of persons placed in unsubsidized employment. In order to secure refunding, projects will be inclined to limit themselves to traditional methods and will try to move their clientele into the same few entry-level positions available to other disadvantaged groups. Using the bigger-pie-pan approach involves risk-taking and requires more time, but in the long run, that is the only direction which can really make a difference.

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[15] At a Conference held in Baltimore, Maryland on October 14–15, 1978, a new organization was formed which now assumes leadership on this issue and which will distribute "how to" materials and other data. Address: Cynthia Morano, Acting Coordinator, Displaced Homemakers Network, care of Business and Professional Women's Foundation, 2012 Massachusetts Avenue, N.W., Washington, D.C. 20036.

[16] Michael D. Batten, "Age Audits in Employment," Clearinghouse for Employment on the Aging (N.Y. 1977).

5. *Displaced homemaker legislation is a small step for midlife and older women, but a giant step for recognition of homemaking as labor. It is only one of the first of a series of legislative changes to effect this social transformation.* The original bill mandated studies to be furnished to Congress "to determine the feasibility of and appropriate procedures for allowing displaced homemakers to participate in—(1) programs established under the Comprehensive Employment and Training Act; (2) work incentive programs established under * * * the Social Security Act; (3) related Federal employment, education, and health assistance programs; and (4) programs established or benefits provided under Federal and State unemployment compensation laws by consideration of full-time homemakers as workers eligible for such benefits or programs."[17] These reports, together with recommendations for legislative or other action, were to be submitted to Congress within 1 year. At the time the shortened amendments were drafted, congressional staff deemed these studies did not fall into the province of a CETA program and the section was omitted. We believe these studies are an essential step to major legislative and/or administrative changes. Clearly, Congress and/or the administration can mandate these studies through appropriate agencies.

Changes in social security are equally essential. The most promising reform introduced to date is the Fraser-Keys bill,[18] which assumes that marriage is a partnership and that work in the home has economic value. Since family income exists due to efforts of both partners, it is presumed that both should be credited with that income on social security records, each in his/her own name. If a woman is divorced, her social security record then goes with her, thus establishing the concept of "portability" of a homemaker's credits. Since she would have credits in her own name, she would also be eligible for disability benefits. The 1977 reforms mandated an HEW Task Force on the Treatment of Women Under Social Security. A preliminary report by this task force is currently under discussion in social security circles. At last the question of equity for homemakers is on the agenda for serious consideration, although objections will be strong, including those of working women. It is very unlikely that any major reforms for homemakers under social security are feasible without a change in its financial base to include general revenue funds.

Other bills attempt to mitigate the effect of divorce for ex-wives of military persons, Federal employees, and railroad workers, all of whose benefits disappear when the marriage ends. In each, the proposed bills recognize the contribution of the spouse to earning these benefits, and provide her at least with rights comparable to those under social security. The sum of these proposed measures, all of which are likely to have tough sledding, indicates how far we have to go to recognize marriage as a partnership.

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[17] U.S. House of Representatives, "Displaced Homemakers Act," op. cit.

[18] Neither Rep. Fraser nor Rep. Keys will be members of the 96th Congress. However, social security protection for homemakers will undoubtedly continue to be an issue under consideration.

6. The U.S. Commission on Civil Rights recommendation to forbid age-based discrimination, except where Congress aims a program to the needs of specific age groups, was incorporated into a bill which was introduced by Reps. Claude Pepper and Robert F. Drinan in May 1978. On the one hand, *this would make Congress alone responsible for responding to the particular needs of an age group, and on the other, forbid agencies from discriminating by age, except where mandated to do so.* An effort to rethink CETA along this line was introduced this year by Senators Chiles (D-Okla.) and Domenici (R-N. Mex.).

Title II of the bill would earmark $500 million to be used exclusively for the benefit of the "structurally" unemployed older worker (that is, difficult to place even in good times), to prevent the continued neglect of those 55 and over under CETA. If this direction is pursued, older displaced homemakers would have ample help in moving from dependence to independence, since older women are a prime example of the structurally unemployed.

Other work-related legislation affecting displaced homemakers includes measures aimed at restructuring work. The Part-Time Career Opportunity Act, P.L. 95–437, would open up part-time careers at most levels of the Federal Government. Similar bills have been introduced relating to State Employment, and a Private Sector Part-Time Employment Act was introduced by Rep. Barber B. Conable, Jr. (R.-N.Y. to offer tax credits to employers who hire part-timers and give them fringe benefits. All of these bills would improve the slim options of midlife women.

Another significant bill introduced by Reps. Pepper and Drinan would add "age" to race, color, sex, and national origin in the Civil Rights Act of 1964. This would help to bring age into line with other forms of banned discrimination, would improve accountability because "age" would be added to reporting mechanisms, and would bring age discrimination under the purview of the Office of Federal Contracts Compliance (OFCC). Displaced homemakers usually experience combined age and sex discrimination in job search. When both forms of bias are proscribed under the same act and fall under the concern of the same agency, the specific characteristics of discrimination against "midlife women" may at last be addressed. Again, cross-classification reporting will be essential.

Since one of the best prospects for employment of displaced homemakers is in the field of aging, it is essential to open up job opportunities for midlife and older persons in all program funded by the Older Americans Act. Many displaced homemakers have cared for elderly parents, and the transference of nurturing skills to a different generation is not a great leap. Also, the aging field offers more opportunities for new paraprofessional categories than many others. Therefore, advocacy is needed for the concept of "paid peers," which would provide openings for midlife displaced homemakers.

However, this is not likely to happen until some form of accountability on hiring of older persons in OAA-funded programs is mandated from the Federal level. At the present time, the Older Americans Act specifies that persons 60 and over be given priority in hiring, yet there is no implementation of this priority, although there is in regard to race. For example, in Sonora, Calif., a nutrition project funded under title VIII of that act has been told that they will not be refunded unless they hire more minorities, regardless of age. In this case there are nine persons hired, all 60 and over, one of whom is Native American and the others white. They would be required to replace some of the older persons with minorities in order to continue the project. No such stipulations are made in regard to age.

Accountability for hiring midlife and older persons has not been included in the Older Americans Act itself. This is a serious omission, and should be remedied at the earliest possible date. The Chicago Mayor's Office for Senior Citizens and Handicapped has recognized the value of devising an employment component in all of its programs for the aging and handicapped. Older persons are employed in all programs serving the elderly, thus making the administrative costs a benefit to the target population and providing a preventive function to hold down costs. Advocacy for job components in all such programs for the elderly may be one of the most effective means of job creation for displaced homemakers.

In any discussion of employment "opportunities" for older women, title V of the Older Americans Act, Senior Community Service Employment Program, is usually presented as right on target. This assumption is an indication of the low value placed upon the older women ("At your age, what do you expect"). This highly touted job program for persons 55 and over provides half-time employment at minimum wage or a bit more, with eligibility requirements so tight that many truly needy persons would be considered too well off. Title V was originally conceived as a dignified means of income supplement for persons whose social security is not enough to live on, thus providing an option to welfare. But if it is an income supplement, then why are there only a minimal number of slots (approximately 47,500) available nationally, rather than enough for all who qualify? If it is a supplementary jobs program for persons on social security, why is it not limited to persons 62 and over? If it is a training program, why is there so little turnover? If it is indeed employment for older persons, why does it not pay prevailing wages (or at least as much as CETA), why does it not provide options of part or full-time work, and why is it not funded at a sufficient level to address the problem?

Nevertheless, title V is certainly preferable to nothing. Despite its current use as an excuse to eliminate older persons from CETA programs, and despite the fact that it tries to do too much for too many with too little money, this is a program which could be built upon through strong advocacy by older women and their allies.

CONCLUSIONS

Six major principles have emerged out of the displaced homemakers movement. First, midlife women must build an advocacy base of their own. They are caught in the age-sex bind which creates special problems, but also provides singular advantages. Midlife women must take hold of both the women's movement and aging activism, and try to pull the two together. Our problems are both similar and different from our younger "sisters" and our older "brothers." Sometimes we find ourselves in conflict or competition, but usually our interests coincide with one or both of these organized interest groups. But until we clarify our own issues to a much greater extent than has been done to date, we will not be able to identify those common interests sufficiently. And until we have developed our own organized base, we will continue to be "poor relatives" in the homes of the women's movement and the aging establishment. The phrase which we coined to describe ourselves, the displaced homemaker movement, has been an excellent beginning. We have come out of the shadows and proven that we have the potential of political clout. The next steps are to consolidate our movement and to build an organization.

Second is the principle of focus. The displaced homemaker concept succeeded in attracting public attention and gaining acceptance in official circles because it zeroed in on a specific issue—the midlife woman who falls through the cracks, who must move from dependency to self-sufficiency. As indicated in the section on recommendations, the ramifications of this group reach in a number of directions, all of which have good potential for advocacy. But the direction has been from the specific to the general, from a focused target to its broader context.

The third principle is that the best solutions grow from the bottom up, rather than flow down from the Olympus-on-the-Potomac. The notion that you can't solve a problem by just throwing money at it gains credibility in a time of shrinking budgets and taxpayer revolts. The answer, in part, is to galvanize the energy of self-help. However, without partnerships between the grassroots and those in power, that energy soon peters out in frustration. There must be recognition of the strengths and weaknesses of each, and emphasis by Government on the catalyst or enabling function. This is particularly true in the process of job creation. Partnership between people trying to find new solutions on a local level with Government agencies is the essence of making the bureaucracy more responsive.

The fourth principle is the fight for a "fair share." If we hold back and wait for the crumbs, the pickings are likely to become ever less satisfying. We should put aside the ageist concept that older persons should step aside for the young. That anachronistic mind set belongs to an earlier day when offspring took care of their parents. Once the idea gets across to bureaucrats, aging specialists, younger women, and the general public that mid-life women have as much need and right to employment as other groups, new possibilities arise. Skip the Mother's Day rose and substitute equal opportunity.

Fifth is the principle of "paid peers," a concept whose time has come, but the struggle to make it a reality has just begun. "Paid peers" means displaced homemakers working in programs set up for their benefit. It means midlife and older persons working in senior centers and at nutrition sites, providing outreach and paralegal advocacy, and training funds geared to prepare older persons for this employment. "Paid peers" means persons who have experienced a problem reaching out to assist others, not in a client-professional manner, but with a self-help philosophy.

The last principle, which has emerged most strongly of all, is that the problem does not reside primarily in displaced homemakers themselves, but in the society which discards its mothers and wives once their job is done. The poor self-image of discarded women is a reflection of society's neglect, first and foremost. Energy and technique may need to be invested in rehabilitating those women from the damage done, which should be viewed as resulting from disregard for the homemakers' role, rather than their personal failure. The heart of the matter is recognition of homemaking as important and useful labor, and marriage as an economic partnership.

All these principles bring us to the inevitable conclusion that midlife and older women must be in there "pushing." If the marketplace is not receptive to the displaced homemaker, then we may have to change the marketplace. And the same would apply to the bureaucracy. Political clout is essential to developing responsive governmental action. Midlife and older women must learn to take their self-interests into the voting booth. Undoubtedly, we will receive a number of blows in the process. It won't be easy, but nevertheless, there comes a time when the cry of outrage sweeps aside apathy, indifference, and ignorance. A full bill of rights for midlife and older women may not come in our time, but its time will come.

C. VOLUNTEER WORK: RECOGNITION AND ACCREDITATION

(By Judith H. Hybels, M.A., and Marnie W. Mueller, Ph. D.)

BIOGRAPHY

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Extensive experience in the formulation of research proposals, design, and testing of questionnaires, supervision of the coding of interviews, analysis of data, and writing of research findings for articles and books. Research topics include participation in paid and unpaid work by men and women.

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Research experience includes in-depth data collection and analysis of individual decisions of men and women for participation in volunteer work and the structure of jobs in the volunteer industry.

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ABSTRACT

The importance of the economic security issue for a midlife woman is inversely related to the length of her paid work history. The woman who has always worked is already economically independent and capable of self-support. The woman who has dropped out of the paid work force to raise a family, however, is in a weak labor market position; she has no recent work experience, and her skills may have depreciated or become obsolete. The woman who becomes a displaced homemaker is in an even more precarious economic position due to the sudden withdrawal of the spouse's income. One option for many midlife women attempting to reenter the paid labor force after a long absence is to reconsider their volunteer work histories as a potential source of skills and experience relevant to paid jobs.

Women and men who work in the volunteer sector make an important contribution to society; the value of their work in 1973 was estimated at $30 billion. People of all ages, marital statuses, and education and income levels participate in volunteer work for religious, educational, and community organizations.

In a pilot study designed to discover whether women develop skills on their volunteer jobs and how they transfer those skills to paid jobs, several key findings emerged:

1. Many women developed skills on volunteer jobs which they then use on their paid jobs. Women with high school diplomas developed and transferred primarily clerical skills, while women with college degrees most often developed management skills.
2. Women appear to have better opportunities to develop management skills on volunteer jobs than on paid jobs, due to the occupational segregation of the paid labor market. These opportunities are greatest for women with a college education.
3. Some women pursue volunteer contacts to find paid jobs; these jobs are likely to be part time, entry level, and low paid.
4. Displaced homemakers, with strong economic motivations, are often able to move from the entry level jobs obtained through volunteer contacts up to better paying, full-time jobs.

SUMMARY OF RECOMMENDATIONS: GOVERNMENT POLICIES AND PROGRAMS

I. Government policies and programs to influence the employer's treatment of reentry women with volunteer skills

A. The government should step up the enforcement of age discrimination legislation, in addition to sex discrimination, in order to insure that midlife women receive fair consideration for job openings.

B. The government should require firms to standardize their procedures for the analysis of jobs, and tasks within jobs, in order to facilitate the comparability of volunteer and paid jobs skills.

C. The government should fund task and job analysis within some large volunteer organizations, in order to complement the standardization of task analysis within firms.

D. The government should institute incentives for firms to hire midlife reentry women by lowering the hiring costs. Government grants or tax credits could be offered to firms for the establishment of internships.

II. Government programs to influence the behavior of reentry women

A. The government should vigorously implement recently enacted displaced homemaker legislation, establishing centers offering counseling, assessment of skills from volunteer and paid work, retraining, and internships.

B. The government should set up a program of education grants for displaced homemakers for longer-term training at a professional or technical level.

III. Additional general recommendations: Other government policies and programs with indirect or long-term effects on the labor force behavior and economic security of midlife women.

A. The government should fund the development of instruction modules to educate young women in the realities of the labor market.

B. The government should encourage firms to establish flexible work schedules for employees of both sexes, at all levels, to enable women with family responsibilities to remain in the paid labor force if they wish.

C. Tax laws should be revised to remove the disincentive effects of paid work activity of wives.

D. The government should institute the recommended programs within government agencies to serve as a model.

INTRODUCTION*

The issue of future economic security may occupy different degrees of importance for midlife women, depending on their education, their current and expected marital status, and particularly their paid work history. For the woman who has worked continuously in the paid labor force since the end of her formal education, the issue of economic security in the later years may be relatively unimportant. At the midpoint of her life, she may decide to change occupations, or undertake more education or training, just as some men do. Although her wages and subsequent pension may be lower than those of the average man, her accumulated years of paid work experience render her future economic position less problematical, compared to the woman who has worked at a paid job only sporadically, or not at all.

For the woman who has interrupted her paid work history in order to raise a family, her future economic security may become a high-priority issue. The typical pattern for the currently middle-aged, middle-class, married woman was to finish school, and then to work at a paid job until marriage, or until her first child was born. At that time, she usually left her paid job for 8 to 10 years in order to concentrate on homemaking, child rearing, and perhaps some community activities, while her husband specialized in paid market work.[1]

The midpoint of life for a married woman with children, whether defined as the mid-thirties or when she sees her last child enter school, is often characterized by a decline of full-time family responsibilities, with a simultaneous increase in opportunities for productive activities outside the family. She considers returning to a paid job at midlife for several reasons: (1) Her family becomes more independent, resulting in fewer time-consuming family commitments, and greater freedom and flexibility of her own time; (2) she recognizes the need to plan for productive and fulfilling activity for the 30-plus years of life ahead of her; (3) inflation and new economic standards, such as home ownership, travel, recreation, and especially higher education of children may necessitate two earners in the family.

However, the disadvantages of dropping out of the paid labor market to specialize in homemaking and volunteer work become painfully evident when the typical midlife woman attempts to reenter after an extended absence. Her lack of paid work experience leaves her with no acceptable evidence that she has acquired the skills and experience gained on a job, which employers reward with higher wages and better positions.[2] The skills gained in her education and earlier paid work experience may have depreciated, or even become obsolete due to technological change. And there may be declining opportunities in her field of specialization if it is a traditional female occupation, such as teacher or librarian.

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* We would like to acknowledge the efforts of colleagues at the Center for Research on Women, who read early drafts and provided constructive suggestions for both form and content: Ronnie Ratner, Jim Levine, Carolyn Elliott, and Brigid O'Farrell. Final responsibility for the conclusions and recommendations remains with the authors.

[1] This pattern appears to be changing among younger women, whose labor force withdrawals seem to be shorter and less frequent. See: Mary Corcoran, "Work Experience, Work Interruption, and Wages," ch. 2, in "Five Thousand American Families: Patterns of Economic Progress," Vol. VI, (Ann Arbor, Mich.: Institute for Social Research, University of Michigan, 1977), preliminary draft.

The woman for whom the problem of current as well as future economic security is most acute is the displaced homemaker, the woman who has been divorced, separated, or widowed. The sudden withdrawal of a spouse's income, the primary source of her economic well-being, may put her and her family in severe and sudden financial distress.[3] She needs a paying job immediately, and lacks the financial support of a spouse's income while she takes further education or training, or while she starts at any entry level job at low pay with the expectation of eventual increases in wages and job status. The displaced homemaker illustrates most sharply the problems of economic insecurity confronted by many middle-aged labor force reentrants.

Virtually all midlife women face the possibility of becoming economically vulnerable displaced homemakers. How can they plan to avoid the extreme economic dislocations which often accompany the death or divorce of a spouse? Although the best hedge against the risk of economic insecurity is to have established a continuous work history and therefore an independent source of income, many midlife women foreclosed this option years ago when they left the labor force to raise their families.[4] One viable option for many of them is to use the skills and experience gained in volunteer work as a base to find paid jobs.

PARAMETERS OF THE VOLUNTEER LABOR FORCE—A NATIONAL STUDY

Women (and men) who work in the volunteer sector make an important productive contribution to society. Many of the cultural, educational, and community organizations to which they give free time could not function without volunteer labor. If these organizations had to pay for the work, it would not be done, and specific clients, as well as society in general, would suffer from the loss.

In 1973, a national study revealed that the 48 million wives in the United States each gave an average of 55 hours of time to volunteer organizations, for a total of 2.7 billion hours.[5] Based on the wages which similar women earned in paid jobs, these volunteer hours were estimated to be worth about $10 billion. If we add to this amount the 3.2 billion hours, worth an estimated $19 billion, given by husbands and single heads of households (men and women), the total is nearly $30 billion worth of volunteer time. This is an impressive amount compared to the total value of market services component of the gross national product of $337 billion; adding the estimated value of volunteer services would have increased the service component nearly 9 percent.

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[2] Jacob Mincer and Solomon Polachek, "Family Investments in Human Capital: Earnings of Women," Journal of Political Economy, 82, no. 2, pt. II (March/April 1974), pp. 576–608.

[3] Heather Ross and Isabel Sawhill, "Time of Transition," (Washington: The Urban Institute, 1975).

[4] Aline Quester, "A State Preference Approach to Wife's Labor Supply Behavior," mimeo, (State University of New York, Cortland, 1978).

[5] James Morgan, Richard Dye, Judith Hybels, "Results from Two National Surveys of Philanthropic Activity," in "Research Papers Sponsored by the Commission on Private Philanthropy and Public Needs, Volume I: History, Trends, and Current Magnitude" (Washington: Department of the Treasury, 1977), p. 167.

The data come from two national sample surveys of philanthropy, undertaken by the Survey Research Center at the University of Michigan, with the sponsorship of the Commission on Private Philanthropy and Public Needs (Filer Commission). The Survey Research Center oversampled high-income areas; it resulted in 1,892 respondents. The Census Bureau sample oversampled high-income families, and resulted in 1,025 respondents. The combined sample was reweighted to reflect the national income distribution and generate unbiased estimates of behavior and attitudes.

TABLE 1.—*Proportion of wives participating in volunteer activities*

Volunteer activities:	*Percent of volunteers*
Fund raising, solicitation	60.6
Leadership	21.3
Clerical or manual	57.7
Teaching, tutoring, scout leading	37.9
Professional work	4.5
Hospital work	4.0
Counseling, visitation	11.9
Organization	4.5
Ushering, choir	2.2
Total	(1)

[1] Total adds to more than 100 percent because each woman may have done up to 5 activities.

Source: Morgan, Dye, Hybels, "Results from Two National Surveys of Philanthropic Activity."

Fully 43 percent of all wives in the national sample did some volunteer work during 1973. Of those volunteers, the proportions participating in different types of activities are presented in table 1. A majority of women volunteers did some fundraising and some clerical and manual work, but a significant number also did some teaching and participated in leadership, management, or organizational activities of volunteer groups.

ACCREDITATION AND TRANSFER OF VOLUNTEER SKILLS TO PAID JOBS—FOLLOW-UP STUDY

While the national study gave some indication for the first time of the total amount and distribution,[6] and the value of work[7] in the volunteer sector, it raised a host of new questions which could not be answered due to insufficiently detailed data in the national sample. At the same time, ACTION, the Federal Agency for Volunteer Service was becoming concerned about the problems of increasing numbers of displaced homemakers resulting from rapidly rising divorce rates. The agency, interested in designing programs to help these displaced homemakers return to the paid labor force, speculated that many displaced homemakers might possess an inventory of skills and experience from volunteer work which could partially substitute for paid work experience in their preparation for labor force reentry. In the follow-up study funded by ACTION in 1976, the issue of accreditation, or counting volunteer skills and experience as substitutes for those from paid jobs, was addressed by three major questions:

(1) To what extent does volunteer work develop skills which can be useful on paid jobs?

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[6] Judith H. Hybels, "The Distribution of Volunteer Time," working paper for the Center for Research on Women, Wellesley College, December 1976.

[7] Judith H. Hybels, "The Value of Volunteer Time: Market Value versus Opportunity Cost as an Efficiency Measure," paper presented at the Association of Voluntary Action Scholars meetings, Boston, Oct. 7, 1976.

(2) What is the process by which women have made the transition from volunteer work to paid work, using their volunteer skills, experience and contacts?

(3) Do women take volunteer jobs with the acknowledged motives of developing skills and gaining paid job entrance?[8]

A sample of women was selected from two groups: Women college graduates, between the ages of 35 and 55, and women with predominantly a high school education who had a child in a suburban Boston high school.[9] The combined sample consisted of nearly 400 women; over 80 percent of them were married. Thirteen percent of the sample were widowed, separated, or divorced which is similar to the national percent of displaced homemakers. Sixty-four percent of the women worked at paid jobs, and 63 percent of them did some volunteer work during the survey year. The average amount of time spent on the main volunteer job was nearly 200 hours a year (or about 4 hours a week).

Participation in volunteer work

Although all kinds of women do volunteer work, there are some interesting differences in participation, based on education levels, children, and marital status. Volunteer activity, based on our sample, reached a peak among women with a B.A. degree: over three-fourths of the women did some volunteer work during 1976, and those who participated spent an average of 220 hours, or more than 4 hours a week (table 2). Although women with less than a college education were somewhat less likely to participate in volunteer work, and spent fewer hours doing it, they were by no means absent from the volunteer work force. Married women, and women with children at home, were more likely to do volunteer work, but they spent less time on the average than women who did not have children at home.

Volunteer jobs

Volunteer activities were grouped into a number of occupations in order to make some comparisons with paid occupations. Table 3 shows that women performed different volunteer jobs, based on the amount of education they had. This pattern is similar to the paid labor market. Women with a high school degree or less were predominantly in volunteer jobs such as clerk, secretary, cook, waitress, fundraiser, and "committee member." Women with a high school diploma plus additional training below a college degree were very often preschool or elementary tutors and aids, and scout leaders; they also did research, writing, and bookkeeping jobs for volunteer groups. Very few women with a college degree or more were found in the clerical, manual, or teaching jobs; they were overwhelmingly concentrated in higher level management volunteer jobs as president, board member, and committee leader. Just as in the paid labor force, the volunteer work force is allocated into jobs according to the level of education of its workers. However, other evidence suggests that women may well have more opportunities to do high-level management tasks in the volunteer than in the work sector.

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[8] Marnie W. Mueller, "Economic Determinants of Volunteer Work by Women," Signs, vol. 1, no. 2, winter, 1975.

[9] Judith H. Hybels, "Volunteer Jobs to Paid Jobs: A Study of the Transition," research report submitted to ACTION, December 1977.

A major goal of sample selection was to maximize the probability of finding women who had used volunteer skills or contacts to enter the paid labor force. Factors already known from past research to be related to the frequency of volunteer work for men and women include education, family income, and children. The two groups selected succeed in giving us a sample with educational, economic, social, and geographic diversity. Unfortunately, there is little racial diversity; only two nonwhite women are included. Further research on a sample of nonwhite women is planned in order to test the generality of the findings regarding the transferability of skills and experience from volunteer to paid work.

TABLE 2.—DISTRIBUTION AND CHARACTERISTICS OF VOLUNTEER JOBS, BY EDUCATION AND MARITAL STATUS

	Proportion who have volunteer jobs (percent)	Mean number of hours of volunteer work [1]
Education:		
High school degree or less	31	60
High school degree plus college or noncollege training	57	191
B.A., B.S. degree	76	220
M.A., M.S. degree	73	198
Ph. D., M.D. or other professional degree	50	199
Marital status:		
Married	66	192
Divorced, widowed, separated	51	269
Single	40	42
Children:		
Has children 18 and under at home	65	174
Does not	58	287
Total sample	63	197

[1] For those who have volunteer jobs.

Source: Hybels, Volunteer Jobs to Paid Jobs.

TABLE 3.—DISTRIBUTION OF VOLUNTEER OCCUPATIONS, BY EDUCATION

[in percent]

Volunteer occupation	High school degree or less	High school degree plus college or non-college training	B.A., B.S.	M.A., M.S.	Ph.D., M.D. or other professional degree
Clerk, secretary	22	17	7	0	6
Committee member, usher, choir member, cook, waitress, artist, musician	22	10	8	7	13
Lobbyist, public speaker, counselor, general political worker	6	10	9	9	0
Teacher—preschool, elementary, secondary; scout leader	11	20	7	9	6
Teacher—college or adults; supervisor of volunteers	5	5	1	7	6
Fundraiser, saleswoman	17	10	6	6	13
Organizer, leader of group—president, board member	0	8	29	29	50
Committee leader; organizer of fund drive	6	5	19	22	6
Researcher, writer, financial manager, bookkeeper; professional or technical skill used for volunteer organization	11	15	14	11	0
Total sample	100	100	100	100	100

Source: Volunteer Jobs to Paid Jobs.

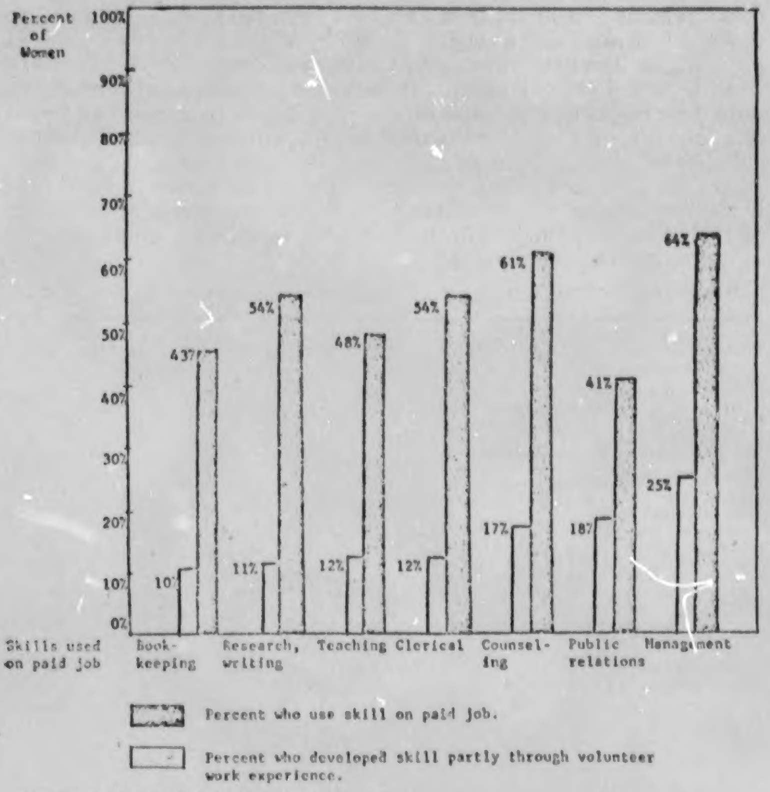
Use of skills developed in volunteer work on paid jobs

Many women in our sample developed skills while working in volunteer jobs which they now use on their paid jobs (chart 1). Sixty-four percent of the women holding jobs reported using some management skills in their current job, and 25 percent of the total developed those skills at least partially through volunteer work. Forty-one percent of women said they used public relations skills on their paid jobs, and 18 percent developed some of those skills through volunteer work.

The woman's education level proved to be an important correlate of the types of skills used and developed through volunteer work. Among women with less than a college education, clerical skills were most often reported as transferable (table 4). Perhaps there is relatively little discounting of such skills by the paid labor market, since clerical and secretarial skills are virtually the same as the volunteer sector. Moreover, clerical skills are directly measurable by objective criteria, such as words per minute and accuracy.

Among women with a college education, management skills were most frequently cited as transferable, with research, writing, public relations, teaching, and counseling also frequently mentioned. However, successful translation of these skills currently depends on the ability of the individual woman to convince a prospective or actual employer of their relevance to a paid job.

CHART 1.—Proportion of women with paid jobs who use skills, developed them through volunteer work.



Source: "Voluteer Jobs to Paid Jobs."

TABLE 4.—PROPORTION OF WHOLE GROUP WHO USE A SKILL DEVELOPED PARTIALLY OR TOTALLY THROUGH VOLUNTEER WORK, BY EDUCATION

[In percent]

Education	Type of skill					
	Clerical	Counseling	Management	Research writing	Relations	Teaching
High school degree or less	10	5	7	0	7	5
High school degree plus college, noncollege training	18	16	16	6	12	4
B.A., B.S. degree	20	23	39	26	26	20
M.A., M.S. degree	7	19	28	9	18	16
Ph. D., M.D., or other professional degree	0	20	27	7	23	13
Total sample	12	17	25	11	18	12
Number of cases	30	42	156	27	43	30

Source: Volunteer Jobs to Paid Jobs.

Comparison of skills in volunteer and paid jobs

A second finding is that women may have better opportunities to develop management skills in volunteer than paid jobs.[10] Many of the tasks women are doing on their volunteer jobs seem to be of a more complex, higher level than the tasks the same groups of women perform in their paid jobs.[11] In table 5, the average proportion of time (as reported by respondents) spent on specific tasks in paid jobs and volunteer jobs is compared. For the total sample, women reported spending an average of 25 percent of their work time on clerical activities in their paid jobs, and only 15 percent of their time on clerical activities in their volunteer jobs. In contrast, they spent an average of 26 percent of their time in paid jobs on management tasks, compared to 34 percent in their volunteer jobs.

TABLE 5.—MEAN PROPORTION OF TIME SPENT ON SPECIFIC ACTIVITIES, IN PAID JOB, BY EDUCATION

Education	Clerical	Counseling	Management	Research writing	Teaching
High school degree or less	0.47	0.10	0.11	0.03	0.07
High school degree plus college, noncollege training	.41	.20	.23	.07	.09
B.A., B.S. degree	.23	.19	.30	.25	.24
M.A., M.S. degree	.09	.35	.30	.30	.46
Ph. D., M.D., J.D., or other professional degree	.06	.34	.34	.38	.37
Total sample	.25	.23	.26	.20	.24

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[10] Marnie W. Mueller, "Women, Occupational Segregation, and Volunteer Work," working paper for the Center for Research on Women, July 1975.

[11] Judith H. Hybels, "Volunteer Jobs to Paid Jobs."

When we look at the distribution of volunteer jobs by paid jobs, it is possible to infer that many women have higher level volunteer jobs than they have paid jobs (table 40, p. 95). But it is more difficult to compare the occupations, since the job titles of paid and volunteer work are not parallel. Moreover, the titles often fail to capture the major responsibilities of the job. In any case, defining both paid and volunteer jobs in terms of the same limited number of tasks performed allows us to compare them better.

In future research, we anticipate making some direct comparisons of paid and volunteer jobs, using parallel codes.

MEAN PROPORTION OF TIME SPENT ON SPECIFIC ACTIVITIES IN VOLUNTEER JOB, BY EDUCATION

Education	Clerical	Counseling	Management	Research writing	Teaching
High school degree or less	0.27	0.20	0.16	0.16	0.15
High school degree plus college or noncollege training	.20	.29	.26	.21	.24
B.A., B.S. degree	.15	.22	.40	.25	.23
M.A., M.S. degree	.08	.22	.34	.29	.25
Ph. D., M.D., J.D., or other professional degree	.05	.22	.32	.34	.28
Total sample	.15	.23	.34	.19	.19

Source: Volunteer Jobs and Paid Jobs.

Again, the differences are even more striking when we look at the women by education groups. Women with less than a college education spent about 45 percent of their time on clerical tasks in their paid jobs, compared to about 25 percent of their time on similar tasks in their volunteer jobs; they spent much more of their volunteer time than paid time on management, research and writing, teaching and counseling. Women with a B.A. or M.A. degree spent somewhat more time on management tasks in their volunteer jobs than in their paid jobs.

This evidence suggests that women may have more opportunities to learn and perform management tasks in the volunteer than in the paid work sector. To put it another way, numerous research studies of the paid labor market have concluded that occupational segregation is a primary characteristic; there are "men's jobs" and "women jobs". [12] [13] Women generally lack access to jobs which help develop management skills and have significant career ladders. When women with college degrees are relegated to lower level jobs than men with comparable amounts of education, women with less education than a college degree are pushed down to the bottom of the occupational distribution.

In the volunteer labor market, however, there are fewer men competing for those top- and middle-level management positions. At the same time, well-educated women are available to fill them, or even to create such positions. Therefore, women with less education are able to diversify into volunteer jobs above the general clerical level of their paid jobs, into teaching, counseling, public relations, and other areas.

Using volunteer contacts to get a paid job

The findings are less clear, but nonetheless suggestive, when we look at women in the sample who used volunteer contacts to get a paid job. Volunteer contacts do sometimes lead to paid jobs; 12 percent of the sample mentioned the use of volunteer contacts to get their current paid jobs, and another 17 percent said that such a contact had been important in getting a paid job at some previous time in their career.

The current jobs acquired through volunteer contacts are fairly similar in the skills used to the jobs attained through other methods.

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[12] Cynthia B. Lloyd, ed., "Sex, Discrimination, and the Division of Labor," (New York, Columbia University Press, 1975).

[13] Martha Blaxall and Barbara Reagan, eds., "Women and the Workplace: The Implications of Occupational Segregation," (Chicago, University of Chicago Press, 1976).

However, women who mentioned use of volunteer contacts to get their current paid jobs earned an average of about $5,900 in 1976, compared to the nearly $10,500 earned by women who found their jobs using other methods (table 6, line 1). Part of this difference in average earnings can be accounted for by two factors: jobs located through volunteer contacts were more likely to be part time or part year, and they were more recently acquired. We can adjust for part-time work by recalculating wages according to what women could potentially earn if they worked full time, full year. We can also look at groups of women with similar tenure, or number of years on the current job. After adjusting for part-time work, and controlling for tenure, it is clear that women who found their jobs through volunteer contacts are still at an initial earnings disadvantage; they earn less than 50 percent (on a full-time basis) of the amount earned by women who located their jobs through other means (line 3). After the first year, however, they earn at least 75 percent of the amount the latter earn.

It appears that when an employer hires a woman on the basis of her volunteer contacts, he acts conservatively and does not give full credit to the skills which she brings from the volunteer sector. However, as she manages to prove the validity of her skills and experience from volunteer work by high levels of performance on her paid job, she receives raises and partially overcomes the initial lower pay.

TABLE 6.—MEAN EARNINGS BY METHODS USED TO GET CURRENT PAID JOB

	Use of volunteer contacts	All other methods
Mean earnings:		
1. In 1976	$5,923	$10,458
2. Adjusted for full-time work [1]	8,784	13,434
3. Adjusted for full-time work and tenure on the job: [1]		
1 year or less	5,227	11,364
2 to 4 years	9,076	10,064
5 to 9 years	10,976	14,711

[1] Earnings recalculated for women who worked part time or part year, according to what they could earn if they worked full time, full year.

Source: Volunteer Jobs to Paid Jobs.

There are several other possible reasons for the lower earnings of women who use volunteer contacts to reenter the paid labor market. These reasons can be derived from general information learned in other studies about the operation of labor markets. First, although we adjusted for the earnings difference due to lower hours of part-time, part-year work, we cannot adjust for the fact that part-time jobs pay less per hour than full-time jobs on the average, even when they are worked on a full-time basis. Many of the more desirable and better paid jobs simply are not currently available on a part-time basis.

A second important factor is that many of the jobs which come through volunteer contacts are reentry jobs; the women in our sample holding these jobs have been out of the paid labor market, have fewer years of paid work experience than others, and consequently have lower average earnings.

Third, women working for years without interruption develop extensive networks of information about job possibilities. Many of the better jobs are never advertised and others are created either by individuals or by their employers, who recognize an opportunity to capitalize on their employee's talents. Women who have been out of the job market lack these paid job contacts which lead to the best jobs. They must rely on what they are familiar with and what is available to them—newspapers, agencies, placement services, and volunteer contacts.

Another factor is the quality of the contacts. In volunteer work women mainly make contact with other women, many of whom do not work. Those who do have paid jobs are likely to be at lower levels themselves and in no position to hire other women. In contrast, the job contacts made in the paid labor market are by definition all working people; many of them are men in higher level jobs, and in positions to hire other people.

Role of economic motivation

A final set of findings concerns the relationship of volunteer to paid jobs among women with different levels of economic motivation. Displaced homemakers have stronger economic motivation, on the average, than currently married women, since they have lost a major source of economic security. Like single women, they are substantially responsible for their own support.

Displaced homemakers are less likely than married women to give time to volunteer organizations. But when they do, they are much more likely to acknowledge the importance of economic motives in doing that volunteer work[14] (table 7). Over half of the displaced homemakers said that skill development was an important reason for their volunteer work, and 24 percent mentioned entrance to a paid job: the proportions among currently married women were 43 percent for skill development and 9 percent for paid job entrance. Displaced homemakers have much stronger economic motivations than married women to participate in volunteer jobs; it is reasonable to assume, therefore, that they are at least equally motivated by economic considerations to hold their paid jobs.

Additional evidence that economic motivation is more important among displaced homemakers than among married women can be inferred from their behavior in the paid labor force. Table 7 reveals that: (1) more displaced homemakers than currently married women have paid jobs (78 percent versus 60 percent), (2) more of them work full time, full year (74 percent versus 46 percent, and (3) their earnings are higher. Displaced homemakers earned approximately $12,000, on the average, compared to about $8,000 for the currently married women.

Interestingly enough, equal proportions of displaced homemakers and married women, 39 percent, used volunteer contacts at some time during their work history to get a paid job. However, 23 percent of the married women found their current jobs through volunteer contacts, while only 8 percent of displaced homemakers did so.

Many displaced homemakers and married women probably used volunteer contacts to get their important reentry job in the paid labor force; those jobs tend to be part time and lower paid. Most of the married women are still in those types of jobs; economic motivations may be secondary to a special interest in the field, or to the desire to effect some social or political change. Most displaced homemakers, on the other hand, feel the pressure of economic needs. They have used information and contacts in entry-level jobs to move up to better, higher paying, full time jobs.

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[14] Information on expressed motivation for paid jobs not available.

TABLE 7.—COMPARISON OF CURRENTLY MARRIED WOMEN AND DISPLACED HOMEMAKERS

	Volunteer jobs (percent)				Paid jobs				
		Motives for volunteer job			Characteristics of paid job			Percent used volunteer contacts to get—	
	Volunteer job	Skill development	Paid job entrance	Percent with paid job	Percent full-time jobs	Mean earnings	Mean full-time earnings	Current paid job	Paid job at sometime during career
Currently married women	66	43	9	60	46	$7,939	$11,386	23	39
Displaced homemakers (widowed, separated, divorced)	51	52	24	78	74	$12,371	$13,807	8	39

Source: Volunteer Jobs and Paid Jobs.

RECOMMENDATIONS: GOVERNMENT POLICIES AND PROGRAMS

I. *Government policies and programs to influence the employer's treatment of reentry women with volunteer skills*

A. *Age discrimination legislation.*—The Government should step up its enforcement of age discrimination legislation[15] in order to insure that midlife women job reentrants receive fair consideration for job openings. The reentry middle-aged woman is peculiarly vulnerable as a job applicant because of the dual burdens of sex and age discrimination. Lack of paid work experience disqualifies her from the middle and upper level jobs where her age contemporaries of both sexes are concentrated; yet her age raises doubts in the employer's mind about compatible working relationships with other, much younger workers in the entry-level positions for which her scanty paid job experience qualifies her. Government enforcement of age, as well as sex discrimination laws, could utilize equal employment opportunity (EEOC) and Federal contract compliance (FCCP) mechanisms, which mandate recruitment, job posting, and advertisement, and reasonable efforts to find, interview, and hire qualified members of "affected groups." These efforts would insure that midlife reentry women with skills acquired in volunteer jobs would get more serious consideration as job applicants and an opportunity to present their nontraditional credentials in a job interview.

B. *Job and task analysis in firms.*—The Government should require firms to standardize their procedure for the analysis of jobs, and tasks within jobs, which have been initiated as a result of affirmative action (race and sex) and equal employment program requirements; this would facilitate the comparability of volunteer and paid job skills. When firms analyze the actual skills needed to perform a job, rather than requiring professional degrees or experience which has no direct demonstrated relevance to competent performance, more women may qualify for those jobs, based on skills learned in volunteer jobs.

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[15] Age Discrimination in Employment Act of 1967.

C. ***Job and task analysis in volunteer organizations.***—To complement the standardization of task analysis by firms as recommended above, we would urge the Government to fund some task analysis within volunteer organizations. Several grants could be given to large and established volunteer organizations such as the League of Women Voters, the Junior League, and American Red Cross, to further task analysis of their own volunteer jobs.[16] Technical assistance in carrying out the task analysis could be made available from firms who have completed their own standardized task analysis. These firms could be encouraged to donate some time as part of their corporate social responsibility; or they could be compensated by small technical assistance grants provided by the Government and awarded by the volunteer organization undertaking the task analysis.

By standardizing job and task analysis within firms and volunteer organizations, women's (and men's) skills and experience gained in volunteer jobs would be described in a comparable manner. This could have a very salutary effect on employers.

For example, an employer might then be in a position to conclude that a woman in a high-level management and organizational position in a volunteer group possesses a very special management skill; she has learned to accomplish the work of the organization by motivating other volunteers, without using traditional economic incentives and threats available to the manager of paid workers.

D. *Economic incentives for hiring: internships.*—Finally, the Government can provide direct and indirect incentives for firms to hire the midlife reentry woman by lowering the costs and risks of employing her. Sex and age discrimination enforcement may succeed in inducing employers to seriously consider the reentry woman for jobs, and task analysis may make her volunteer skills and experience look more comparable to those from paid jobs. But employers may still judge her to be more expensive to hire than traditional job applicants with paid work experience; they may have doubts about the comparability of her volunteer skills and experience and her work motivation. In order to counteract the presumed greater hiring and training costs of the reentry woman, Government could offer firms some incentives which would lower these costs. Government grants or tax credits to cover the first few months of employment could be offered to firms which establish internships.

Firms would place women in jobs and give them on-the-job training. The Government would pay the direct costs of the internship stipends to the firm in the form of either direct grants or tax credits. Women interns would have a chance to validate their volunteer skills and experience in an actual job. They would receive additional on-the-job training relevant to their job. After the internship period (up to 1 year), both the woman intern and the firm would be free of any obligation to each other: presumably, many firms would be interested in retaining their interns, who would have validated volunteer skills and newly acquired on-the-job experience and training.[17]

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[16] Special attention should be paid to volunteer groups which are primarily female, especially at the administrative level: preliminary results indicate that women may have more opportunities for developing management skills in predominantly female volunteer organizations.

II. Government programs to influence the behavior of reentry women

A. *Passage of displaced homemaker legislation.*—As noted earlier, displaced homemakers are a special group of midlife labor force reentry women. Although they generally have strong economic motivation, they face acute current as well as future problems of economic security, due to their lack of paid work experience. This group will benefit greatly from the displaced homemaker law, which provides for special centers to be set up in each State. Such centers would help displaced homemakers to reenter the paid labor force through counseling, assessment of skills from paid and volunteer work, retraining, and internships.[18]

We support the attachment of the displaced homemaker program to CETA, under administration of the Department of Labor, as currently proposed. However, we advocate establishment of separate, specialized programs for displaced homemakers, rather than merely treating them as another disadvantaged group. They are older, often have more education and some paid job experience, and frequently have a great deal of recent and relevant volunteer experience, compared to the average CETA trainee. In addition, their economic motivation and work orientation are likely to differ from those of the younger CETA trainees, many of whom have a high school education or less, and no paid or unpaid work experience.

B. *Education grants.*—In addition to the short-term, job-skill oriented displaced homemaker legislation, we advocate a program for the displaced homemaker offering a longer term educational grant for further training at a professional or technical level. This would enable her to reenter the labor market in a higher level job with more pay.

We would argue for three specific features of this educational grant program: (1) it should be made available to all displaced homemakers, with and without paid jobs, within a given period of the marital disruption; (2) full or partial credit for specific academic and technical courses should be granted if the woman can document her knowledge and expertise in a given field as a result of her past education, or volunteer or paid experience; and (3) provisions should be included to allow the former husband to finance part of the cost of his wife's education grant, in lieu of an alimony agreement, which is generally retributive and economically unproductive. The education grant would be made for a specific purpose, and would be limited to the time necessary for the wife to upgrade her education and become economically productive and capable of self-support. A provision might be included for renegotiation of any child support payments, contingent on the wife's greater earning power after finishing her education.

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[17] Northwestern University has run a small pilot program called The Women's Career Project, coordinated by Norma Fink and Marilyn Weiner, funded by Fund for Improvement of Post-Secondary Education. This program consists of 24 women and 10 employers. They have incorporated both the job analysis and the internship provisions of our recommendations. Their interest is in validation of all skills acquired through nonmarket as well as market means.

[18] Note that this program incorporates two features, job and task analysis, and employer incentives through government-funded internships, recommended in our general program. The current displaced homemaker legislation deserves support because: (1) it has already begun the lengthy legislative process, (2) it attempts to meet the needs of a group with particularly acute economic problems, and (3) it could serve as a pilot for our proposed project which would extend the program to all reentry women, and provide for more extensive job analysis.

These two programs to help displaced homemakers are seen as distinct, but complementary in purpose, designed to fit the widely varying needs and capabilities of midlife women. Several examples may suffice to illustrate their operation. A displaced homemaker who has been working as an unpaid social work aide might enter the short-term program to evaluate her volunteer skills, receive some counseling and training, and complete an internship in order to become a paid social work aide. Or she might apply for a longer term education grant, go to college, and become a social worker, using some of the pactical knowledge from her volunteer job to acquire credit for certain courses. Similarly, a volunteer legal aide could become a legal secretary through the short program, or a paralegal with a 2-year education grant; she might even become a lawyer, with a 2-year grant for law school, assuming she already had an undergraduate degree. A nurse aide volunteer might become a paid nurse aide or medical secretary through a short course, a practical nurse through a 2-year education grant, or a registered nurse with a 4-year education grant. A volunteer financial manager or treasurer of an organization might become a financial or business manager under the short course and internship, or she could become an accountant with an education grant.

III. Additional general recommendations

Other government policies, not derived from the analysis of volunteer work, can have a substantial impact on the success of the previously discussed measures. They can help change women's long-term labor force behavior by lengthening their paid work histories and reducing the employment gaps, thereby reducing the number of economically insecure midlife women.

A. *Education*

The Government could eventually reduce the number of economically dependent middle-aged women through education programs which would help girls and young women to take responsibility for their own economic security. These programs could provide information on the number of years they could expect to be working at paid jobs, and emphasize the importance of education, paid job experience and detailed career planning. They should point out that most women, married and unmarried, work because of economic need. And they could note how vulnerable to poverty economically dependent middle-aged women are as a result of divorce, separation, or death of a spouse.

We would suggest funding production of a woman's labor market education module for the high school level through the current Women's Equality Education Act (WEEA) program. A grant should enable a contractor to produce written material, films, slide shows, or combinations of materials that could be incorporated into high school curricula.

B. *Flexible work structures*

Another indirect way in which the Government could help middle-aged women reenter the paid labor force from the volunteer work force involves the whole structure of work. One great advantage of the volunteer labor market is that it offers interesting occupations to women on a part-time, part-year, and flexible-time basis; many women are able to perform substantial amounts of volunteer work while meeting heavy schedules of family responsibilities. It would be much easier for them to make the transition back into the paid labor force if there were more well-paying jobs available on a part-time, part-year, flextime, or shared-job basis. Indeed, if such flexible job arrangements are available to younger women (and to their husbands), perhaps they will never leave the paid labor force entirely for exclusive family responsibilities.

C. *Tax laws*

Also, we would suggest the passage of tax legislation which would (1) return to an individual basis of taxation, and (2) give an earned income exemption to all workers, in order to make the choice between work in the market and work at home tax neutral, since the latter is not taxed.[19] Under current tax laws, the average tax rate on the wife's income is higher than that on her husband's; if the wife's income is considered supplementary, and is added onto his, she begins paying taxes at the highest marginal rate of her husband. Therefore, many middle aged women considering returning to the paid work force look at their net income after taxes, and reasonably conclude that the job is not worth the pay; they are more productive at home. It is unclear how much this tax disincentive effect contributes to the existence and length of labor force discontinuities of these middle-aged women. But it is clear that those discontinuities, however motivated, are responsible for their failure to build up paid work experience, gain skills on the job, and make wage gains which would put them in a much stronger labor force position today.

With the tax penalty for market work removed, the average woman might shorten or eliminate labor force discontinuities, thereby gaining on-the-job experience which is necessary for higher wages. This legislation would help currently middle-aged women make a decision to reenter the labor force and begin to build up their paid work experience. It would benefit younger women even more by inducing them to accumulate more years of paid work experience, and thereby become economically independent. Over the years, the problem of middle-aged women's economic insecurity would presumably diminish, due to the declining numbers who would be economically dependent.

4. Finally, the Government can serve as a model for some programs by instituting the measures in its own agencies. Programs which could be instituted include:

(*a*) Job analysis.

(*b*) Internships, and substitution of volunteer for paid experience.

(*c*) Flex-time, part-time jobs, and job sharing.

(*d*) Strict enforcement of sex and age discrimination legislation.

By implementing these measures, the Government can demonstrate comparability of volunteer skills and experience, thus allowing women to validate their skills in the work setting.

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[19] Aline Quester, "The Effect of the Tax Structure on the Labor Market Behavior of Wives," Journal of Economics and Business, spring/summer 1977.

CONCLUSIONS

Volunteer jobs have helped many middle-aged women maintain old skills and develop new ones. Such jobs have provided these women with an alternative way to gain useful work experience during periods of labor force discontinuities. They may provide a better opportunity for women to develop management skills than they might have in paid jobs. Volunteer contacts may help women find entry level jobs in the paid labor market; those women with strong economic motivations may then take advantage of their jobs by working hard and moving up to positions with more responsibility and challenge, and higher pay.

Middle-aged women attempting to reenter the labor force must learn how to assess all their skills and experience, volunteer and paid, and to incorporate them into their resumes. Employers should begin to look at volunteer experience and its potential for developing management and organizational skills in particular. Volunteer agencies should help their volunteers learn new skills and gain experience which may help them in future paid jobs. And Government should foster all of these activities by passing and enforcing appropriate legislation and setting up programs to help women of all ages escape from their positions of economic dependency.

D. RETIREMENT PREPARATION FOR WOMEN

(By Robert C. Atchley, Ph. D.)

Biography

Robert C. Atchley, Ph. D., Scripps Foundation Gerontology Center, Miami University, Oxford, Ohio, is the author of "The Social Forces in Later Life," a leading textbook in social gerontology, and "The Sociology of Retirement." He has written more than two dozen scientific papers on retirement and has done numerous retirement preparation programs.

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ABSTRACT

Women age 45 and over represent the fastest-growing segment of the American labor force. They also are the least likely group to receive adequate preparation for retirement. This paper details how retirement policies, early retirement, midlife career change, widowhood or divorce, and minority group status combine to make retirement preparation a difficult task for many women. It concludes with a proposal for a combined National, State, and local effort to provide the needed retirement preparation for women.

INTRODUCTION

There were 41 million American women who were in the labor force in March 1978; 12.5 million of them (30 percent) were age 45 or over.[1] Of these, about 5 million will retire over the next decade. Most Americans today see retirement as active and enjoyable—a stage of life to look forward to. For most people, this positive view of retirement becomes a reality. Yet there are many American women for whom the transition to retirement presents problems that traditional approaches to retirement preparation do not address.

Retirement preparation is concerned with easing the transition to retirement and with putting retirement on sound footing with respect to finances, health, and lifestyle. This paper attempts to develop a reasonable approach to meeting women's needs for assistance in preparing for retirement. To do this, we will look first at what they will be leaving—the kinds of jobs women have and the meanings these jobs have for them. We will then consider various aspects of the retirement transition that are unique to women and that must be taken into account by retirement preparation programs. Next we will present a broad overview of the goals of retirement preparation, with special consideration to the needs of women. We conclude with a look at how well-conceived retirement preparation programs and materials could be made available to American women.

TABLE 1.—PERCENT DISTRIBUTION OF EMPLOYED MATURE ADULTS, BY OCCUPATIONAL CATEGORY, FOR MARRIED MEN, NONMARRIED WOMEN, AND NONMARRIED BLACK WOMEN

	Married men [1]	Nonmarried women [2]	Nonmarried black women [3]
Total	25	23	6
Professional, technical		15	
Managerial		8	
Total	14	31	7
Clerical	6	24	7
Sales	8	7	
Total	32	32	27
Craftsmen, foremen	19	1	
Operatives	3	13	7
New household service	10	18	20
Total	17	14	60
Private household services		13	55
Laborers	17	1	5

[1] Data are for men age 60 and over who were employed in 1971. Figures do not include 12 percent employed as farmworkers. Julian Abbott, "Socioeconomic Characteristics of the Elderly: Some Black-White differences,'' Social Security Bulletin, July 1977, pp. 16–42.

[2] Data are for women ages 58 to 63 who were employed in 1969. Three-fourths of these nonmarried women are widows, therefore, it is reasonable to infer that their occupational distribution is not significantly differant from that for married women. Data for all women and for married women are not available. Sally R. Sherman, "Labor-force Status of Nonmarried Women on the Threshold of Retirement," in Lola M. Irelan, et al. (ed.), "Almost 65: Baseline Data From the Retirement History Study," (Washington, D.C.: Social Security Administration, 1976).

[3] Data are for black women age 60 and over who were employed in 1971. Abbott, op. cit.

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[1] Women's Bureau, U.S. Department of Labor, by telephone conversation.

WOMEN AND JOBS

If jobs are viewed in terms of their ability to produce income above what the Bureau of Labor Statistics calls "modest, but adequate," then many American women have "good" jobs. Nearly a quarter of employed women at age 58 to 63 have jobs that fall into the professional, technical, and managerial categories.[2] This proportion is only slightly lower than that for employed mature men[3] (table 1). However, this "top" occupational category includes a variety of jobs ranging from judge, doctor, or professor to medical dental technician. Within this category, women are concentrated in the lower status, lower paying jobs. Among mature adults who are employed, the percentage with blue-collar jobs is identical for men and women. But mature men are concentrated in the craftsman category, while mature women tend to be operatives or non-household-service workers. The biggest sex difference in occupations occurs in the clerical and sales category. Among employed mature adults, the percentage of women in clerical jobs is four times greater than that for men. The percentage in sales jobs is about the same, but men tend to be "sales representatives," while women tend to be "sales clerks," with a correponding pay differential.

TABLE 2.—*Percent distribution of women's employment by industry: 1976*

Industry group	*Percent*
Total number employed (in millions)	36.5
Total private sector	78.9
Mining	0
Construction	.8
Manufacturing	17.8
Public utilities and transportation	3.1
Wholesale and retail trade	23.5
Finance, insurance, real estate	7.5
Services	26.0
Government	21.1

Source: U.S. Bureau of Labor Statistics, *Employment and Earnings*. 24(3) (1977:70–6).

For black women, the picture is quite different. Most employed mature black women are private household workers (55 percent); another 20 percent are non-household-service workers. Only 13 percent are employed in the "upper" occupational categories.[4]

Most women retire from "good, steady jobs." But jobs in the clerical, sales, and service sectors of the economy, since they are often "small business," are not as likely to produce eligibility for private pensions or to carry over into retirement important fringe benefits such as medical insurance (see table 2). For example, women make up more than two-thirds of the work force in retail establishments of all kinds, especially clothing stores and eating places. Some other types of businesses that employ mostly women include small manufacturers of toys or electronics equipment, insurance agents, credit reporting and collecting agents, and laundry and dry cleaning establishments. Because these jobs are less likely to carry private pensions or retirement fringe benefits, more women than men must rely completely on social security and medicare for support in retirement. Thus, while many American women have jobs that produce adequate income, their jobs are not as good to retire from in terms of financial and health prerequisites for a satisfying retirement.

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[2] Sally R. Sherman, "Labor-Force Status of Nonmarried Women on the Threshold of Retirement," in Lola M. Irelan, et al. (ed.), "Almost 65: Baseline Data From the Retirement History Study," (Washington, D.C.: Social Security Administration, 1976), pp. 57–68.

[3] The word "mature" will be used throughout this paper to refer to persons who are age 45 or older, unless a more specific age range is specified.

[4] Julian Abbott, "Socioeconomic Characteristics of the Elderly: Some Black-White Differences," Social Security Bulletin, July 1977, pp. 16–42.

In recent years, the fastest-growing segment of the American labor force has been midlife women.[5] Yet it is commonly assumed that jobs are not very important to women and that woman's real place is in the home. These simplistic stereotypes are still with us, but recent research has done much to dispel them. Jobs vary a good deal in terms of their ability to provide intrinsic meaning, and the meanings people attach to jobs are also quite variable.[6] However, regardless of their other characteristics, jobs offer socially visible rewards in terms of pay, pay raises, employer evaluation, and promotions. Jobs also link people to the larger society (as opposed to a neighborhood or family). For married women, jobs can also mean economic self-sufficiency within the household. Perhaps because these rewards partially compensate for being assigned to relatively low-status, low-paying jobs, mature women are just as likely as men to feel that being good at a job is an important goal in life.[7]

ISSUES IN THE RETIREMENT TRANSITION FOR WOMEN

The transition to retirement can be affected by employer's retirement policies, how the individual comes to be retired, midlife careers, widowhood and divorce, skills needed for "successful" retirement, longevity, and minor group status. Each of these factors is considered in turn below.

Employer retirement policies

Employer retirement policies can involve both formally stated and informal, implicit policies. Employers who provide retirement pension and fringe benefits usually have policies with regard to the minimum number of years of service and the minimum chronological age needed to qualify for retirement benefits. Mandatory retirement policies are used mainly by employers who provide private pensions.

Recent Federal legislation has eliminated mandatory retirement in the Federal civil service and raised the minimum mandatory retirement age to 70 for all other employers. Several States have also outlawed mandatory retirement. This legislation should be a great boon for women who by age 65 have not accrued enough years of service to provide them an adequate private pension. The Employees Retirement Income Security Act of 1974 (ERISA) also improved the prospects that women employed at least 10 years would receive some sort of pension, but it did nothing to address the problem of adequate pension level. However, 10,000 pension plans were terminated, rather than conform to ERISA, and these were mainly in the area of small business which affects a disproportionately larger number of women. Thus, ERISA both gave and took away pension coverage for women. The overall impact of the legislation is unknown.

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[5] Harold L. Sheppard, "Work and Retirement," in Robert H. Binstock, et al. (eds.). "Handbook of Aging and the Social Sciences," (New York: Van Nostrand Reinhold, 1976) p. 291.

[6] Robert C. Atchley, and Sherry L. Corbett, "Older Women and Jobs," in Lillian E. Troll, et al. (eds.), "Looking Ahead: A Woman's Guide to the Problems and Joys of Growing Older." (Englewood Cliffs, N.J.: Prentice-Hall, 1977), pp. 121–25.

[7] Robert C. Atchley, "The Sociology of Retirement," (Cambridge, Mass.: Schenkman, 1976).

TABLE 3.—PERCENT DISTRIBUTION OF PART-TIME VERSUS FULL-TIME EMPLOYMENT FOR EMPLOYED PERSONS BY SEX: UNITED STATES, 1974

	Total at work	On part time for economic reasons	On part time for voluntary reasons	Full time
Men:				
45 to 64	100.0	2.4	2.7	95.0
65 and over	100.0	3.7	42.7	53.6
Women:				
45 to 64	100.0	4.5	20.0	75.5
65 and over	100.0	4.9	50.8	44.3

Source: U.S. Bureau of Labor Statistics "Employment and Earnings," 22(6) :38, (1975).

Employers vary widely in types of retirement benefits provided. Some provide none at all. At the other extreme are employers who provide retirement planning programs, solid pensions, medical and life insurance after retirement, continuation of company discounts, continued use of company recreational facilities, and so forth. Women are more likely than men to work for employers who have no stated retirement policy, no retirement planning programs, no private pension, and no continuation into retirement of other benefits.

How employers treat part-time employment for pension and retirement benefit purposes is a vital issue for women. As table 3 shows, one-fourth of employed women age 45 to 64 are employed part time. After 65, the majority of employed women work part time, many of them to supplement inadequate retirement benefits. Most employers do not provide retirement pensions or fringe benefits to part-time employees. In some cases, it is possible for part-time employees to "buy in" to an existing pension system. This option should be publicized better and made available more widely. Some mechanism should be found to allow all part-time workers to participate in provided pension programs, even if at a reduced level of pension benefits.

Another problem is that married men sometimes select the "no survivor benefits" option on their private pensions, which makes it necessary for their widows to rely on pensions they have earned themselves and on social security. Because couples are treated as a unit for income tax purposes, and because the contributions of wives to the care and maintenance of their families are formally recognized by social security, there seems ample precedent for a policy that would make it obligatory for spouses to co-sign private pension paperwork if a worker selects a "no survivor benefits" option.

Finally, women are greatly affected by the availability of partial retirement: that is, part-time employment augmented by partial retirement benefit. Women's retirement benefits average much lower and women often have less total years of service compared to men. Therefore it is especially important that more employers, even those with financially adequate private pensions, offer a partial retirement option that will allow older women to enjoy some of the benefits of retirement, while at the same time accumulating more pension credits. Of course this possibility would benefit many men, too.

Retirement types

People reach retirement in many ways. Most seem to have a clear-cut preference for retirement, given the prospects for an adequate retirement income. Some retire at a mandatory retirement age, but are quite willing to do so. Others reluctantly retire, either at the mandatory age or as a result of pressure from employers. Some retire after a lengthy period of unemployment, after a plant closing, or after a "job retrogression"—being transferred to a lower job. Finally, some people retire because health problems make continued employment either difficult or impossible. These various routes to retirement can have quite different outcomes in terms of financial adequacy, health, and lifestyle in retirement. People who retire because they want to and are ready to generally face a happy retirement. But those who are genuinely forced to retire because of employer policies or pressures or by "labor market misfortunes," such as unemployment or plant closings, often find that they must retire before they are financially ready. In addition, those who retire for health reasons often have health problems that are not serious enough to qualify as disability, but are serious enough to force early retirement at reduced benefits.

Those who voluntarily retire, either early or at the mandatory age, comprise a majority among women.[8] However, one of the biggest "voluntary" reasons for women's early retirement—which also reduces their private pension and/or social security benefits—is the desire to retire at the same time as their husbands, who are usually older. In addition, about a third of employed women retire for health-related reasons. Thus, the fact that many women retire early produces lower levels of pension benefits.

Midlife careers

The highest labor force participation rate—54 percent—among American women is at age 45 to 54.[9] This rate is nearly double the rate of the late 1940's. The rate of increase over the 1940's level has been even greater—71 percent—at ages 55 to 64, even though many women retire in that age category. Of course, these figures simply document the fact that many American women turn to employment once their family responsibilities are reduced. This trend has important implications for the retirement transition for women. If they have a foreshortened amount of time in which to achieve whatever occupational objectives or aspirations they might have and to establish their entitlement to retirement benefits, women need midlife job and retirement planning. Particularly in terms of financial solvency in retirement, it is important that these women know about individual retirement financial programs: where to find them, how much they can put in them, what the return will be, and so forth. By shortening the time required for vesting,[10] the Employees Retirement Income Security Act (ERISA) will help many more older women get private pensions than would have been previously possible. But the level of these pensions for those women who have few years of service will be low. Women need to know this during their middle years, not on the eve of retirement.

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[8] Erdman Palmore. "Why Do People Retire?" *International Journal of Aging and Human Development*, 1971, 2:269–83.

[9] Sheppard, op. cit., p. 292.

Widowhood and Divorce

Widowhood or divorce within 10 years of retirement compounds the retirement transition for women in two ways: it usually means reduced retirement income and it usually requires a retirement lifestyle built around living alone.

Women sometimes find themselves widowed in middle age after having been housewives for many years. They have no current job skills, they are too young to collect social security, and they are ineligible for other assistance because the insurance paid off the house. These women must take whatever they can get in the way of a job; this means not only low-income employment currently, but also low pension benefits later.

Widows tend to retire somewhat later than women who are married or who never married: first, they need more time to earn money and pension credits; second, many women cope with widowhood by immersing themselves in their jobs. Thus, widows are particularly likely to have problems with involuntary types of retirement, such as mandatory retirement or health-related retirement. In addition, if retirement plans were built around a couple-oriented lifestyle, then widowhood can leave women not only short of money, but facing both retirement and widowhood simultaneously.

Many of the problems facing widows also confront those who become divorced too close to retirement. Divorcees retire even later than widows do because for them the economic crunch of retirement is even more severe. Divorced women also are likely to seek meaning through their jobs, and to face the need to replan their retirement.

Skills for "Successful" Retirement

Women who must plan for retirement alone, particularly those who were married until recently, often find themselves completely befuddled by what seems like a mountain of problems to be solved. To unravel the issues in retirement income preparation requires some ideas about what the options are and their relative merits. Most Americans do not know very much about these matters, but men tend to learn about them gradually as they apply for home loans, deal with insurance salesmen, try to save for the kids' college tuition, and so forth. Filling out a financial statement for the first time can be a very eye-opening experience, and most men get it early. Women, especially those who marry upon completing their formal education, are much less likely to get this information in "the school of hard knocks."

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[10] Vesting refers to the provision in pension plans that guarantees individuals covered by the plan will receive all or part of the benefit they have earned (accrued) whether or not they are working under the plan at the time of their retirement. As the law currently stands, employers have the following options for vesting:

(1) Full 100 percent vesting after 10 years of covered service.

(2) Graded vesting, with 25 percent vesting attained after 5 years of covered service, increasing by 5 percent for the next 5 years, and 10 percent thereafter, so that 100 percent vesting is attained after 15 years of covered service.

(3) Or graded vesting, with 50 percent vesting attained when the age and years of service of the employee totals 45 ("rule of 45"), increasing by 10 percent over the next 5 years. However, each employee with 10 years of covered service, regardless of his age, must be at least 50 percent vested.

Thus, all of the options require at least 50 percent vesting at the end of 10 years.

The same can be said to a lesser extent about decision making in other areas. Married women often defer to their husbands in major decision-making areas, retirement included. This is yet another reason why widowhood or divorce soon before retirement can be troublesome.

Longevity

Because they tend to retire earlier and live longer than men do, women must plan for more years of retirement; women who retire married will generally have several years of active retired life as a widow. These two facts have important implications for retirement planning, particularly in terms of finances, housing, and life style.

Minority Group Status

Most of the issues raised in this section pose more severe problems for minority women compared to majority women. Minority women include blacks, Spanish-speaking Americans, native Americans, Asian Americans, Appalachian migrants to large cities, and the foreign born, to name but a few. Minority women are less likely to work for employers who have retirement benefits; they are more likely to experience health-related early retirement; they are more likely to retire following unemployment; they are more likely to have had "disorderly" work careers that generated low earnings, low social security, and no pension.

GOALS OF RETIREMENT PREPARATION

In general, retirement preparation programs seek to assist people in developing a solid overview of their lives in retirement that can serve as a basis for hope and as an impetus for a concrete plan of action. The best way to do this is by putting people in touch with information and showing them how to use it.

The information needed by people planning retirement is not complicated or mysterious. They need to know how to maintain their health at its maximum possible level. This means that they need realistic information about nutrition, exercise for both mind and body, and the role of preventive health care. That we cannot completely meet these very simple requirements testifies to our need to develop better basic scientific answers to these questions. However, we do know enough to be helpful in the health area.

People who are retiring also need to know about getting the most for their consumer dollars, about opportunities for part-time or full-time employment, and about how to manage money. They need information about the issues involved in deciding whether to move after retirement. Most retired people do not change their activities very much, but some need information on how to locate opportunities for new types of activities in retirement. Finally, many retirees have a need to obtain legal information on how best to liquidate assets to provide income, how to handle transfer of property, and how to make a will. In most of these areas, adequate information exists that can be delivered to people who need it.

Retirement counseling is individualized advice by a highly qualified counselor about how to deal with decisions about finances, housing, or legal affairs. It may also involve advice on how to cope with circumstances and fears associated with retirement. Generally, people do not need counseling for retirement. But women without previous experience in handling money usually do. Women who turn to employment in their middle years often need retirement income counseling at the time that they enter the labor force. They seldom have the luxury of letting time slip by in this respect. Also, women who are newly widowed or divorced shortly before retirement may especially need direct assistance (i.e., counseling). Most others can be served effectively if information is merely made available to them.

DELIVERING RETIREMENT PREPARATION

To develop a sound approach to the delivery of retirement preparation to American women requires consideration of two phases: (1) what is to be delivered; (2) how it is to be delivered. The what question boils down to three choices: (1) self-sufficient written information, (2) group information-passing programs, and (3) individual counseling. Each of these choices has its place. The how question involves considering both the method of delivery and the level at which a delivery system could be best administered (e.g. Federal, State, or local); both these issues should be considered in light of what is to be delivered. How to best deliver retirement preparation also requires that we examine the current mix of local agencies and groups that are active in retirement preparation, and the problems inherent in using that mix. Finally, a proposal is made for a coordinated national effort to provide adequate retirement preparation for women.

Direct delivery through the mail is the most practical way to provide a basic amount of self-explanatory written information. Mailed written information will reach the largest possible number of employed women over 45. If the mail-out were done by the Social Security Administration, it could include a letter describing the advantages of retirement planning, together with referral to sources of more in-depth information, perhaps accompanied by a post-paid return card. Such a package could be sent to every woman 45 or over with current FICA (Federal Insurance Contributions Act) deductions coming in to Social Security. Employers cannot be expected to deliver this kind of information uniformly because for many of them it would stir up trouble by pointing to things the employer could be doing, but is not. Nor can States and local communities, because they do not have the necessary information to identify potential recipients. Certainly this program would not be inexpensive and it presents problems yet to be solved. But the income problems of retired women are so severe that the expense is warranted.

Preparation of in-depth written information could be carried out both nationally and locally. National sources such as the Administration on Aging or the Gerontological Society could provide high-quality general perspectives, while State and local agencies could provide information on local issues.

Preparation of group information programs could be designed at the national or State level, but they could be delivered primarily in local communities. Individual retirement counselors could be trained at the State or regional level, but their services would also be delivered locally.

CURRENT EFFORTS

Currently there is a wide variety of local agencies that participate in retirement preparation. Education agencies that provide these services include public schools, private schools, community colleges and universities, libraries and media centers, and cooperative extension services. Community organizations such as senior centers, churches, fraternal or sororal organizations, and veterans groups sometimes offer retirement preparation. Media—mainly newspapers, retirement magazines, and public television—and unions also sometimes offer retirement preparation information and programs. Banks and investment firms often provide income counseling for those with money to invest.

Employers are perhaps the main local sources to offer retirement preparation. But their willingness and ability to do so varies widely. Large corporations tend to see retirement preparation as a local labor relations or personnel matter, largely optional with local management. Government agencies also vary considerably. Thus, neither big business nor big government appears to see retirement preparation as a goal needing a coordinated effort. Matters are largely left to "middle management." Small-scale employers are very unlikely to offer any sort of retirement preparation. Indications are that only about 10 percent of employed Americans have access to employer-sponsored retirement preparation.[11] Even this low figure is probably an overestimate, because many firms interpret "retirement preparation" as merely the process of informing employees about their pension benefits.

For women, access to retirement preparation through current programs is even more sparse than for the general population. Women are concentrated in sectors of the labor market where retirement preparation information offered by employers is unlikely; the availability of retirement preparation information from other local sources is very sporadic throughout the country.

In summary, effort to offer retirement preparation information is going on now, but not to a large extent. In addition, those local programs that do exist are not always based on most current approaches to the problem; this is particularly likely to be true for women. There is need for a solid, readily available body of information to keep programs grounded in current information. And there is evidence that women need retirement preparation more than do men.[12]

COORDINATING A NATIONAL EFFORT

What is required is a national, multi-level effort to develop and disseminate the best possible retirement preparation information and services to mature women. Although this paper is concerned with the special problems of working women, all American workers could benefit from the program proposed below. Fortunately this goal is compatible with the organization of services to older Americans as it now exists. Working through State and local government and the private sector, the Social Security Administration and the Administration on Aging have the organizational resources needed.

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[11] Edwin B. Schultz "A Study of Programs of Preparation for Retirement in Industry." (Ithaca, New York: Cornell University School of Industrial and Labor Relations, 1963), found that only 10 percent of employers in a national survey offered retirement preparation programs, and many of these "programs" consisted entirely of informing employees what their pension would be. In 1975, the author surveyed 1,100 people sampled by random from the general population of older people. Less than 5 percent had an opportunity to participate in a retirement preparation program.

[12] Atchley, op. cit.

First, through the Older Americans Act, the Administration on Aging could contract with knowledgeable national, State, and/or local agencies to develop and field test the following types of materials:

1. A brief overview of women's retirement preparation that could be widely distributed by mail.
2. An in-depth set of materials about preventive health, finances, employment, housing, leisure activities, and legal affairs. These would be general in nature, but geared toward women.
3. In-depth materials for each State on how the effort is organized in that State.
4. In-depth materials for each Area Agency on Aging describing local sources of information and direct service programs.
5. A package to train qualified persons to carry out face-to-face information-passing retirement preparation for women.
6. A package to train qualified individuals for retirement counseling of women.

Much of the needed information could be adapted from materials currently available in both the private and public sectors.

The title IV–C Multidisciplinary Centers of Gerontology constitute a national network of researchers, teachers, and practitioners in the field of aging. As such, these centers are natural focal points for evaluation and field testing of the materials developed, and for training people to use them. The State Offices on Aging and Area Agencies on Aging constitute an effective network for information and referral services at the State and local levels, as well as for advocacy efforts to encourage local groups to use the materials developed.

Here is how the system could work. The Administration on Aging would issue requests for proposals to develop and field test the needed materials. Meanwhile, the Social Security Administration would develop a computer program to identify the women in the target group.

When the materials had been developed and tested, a brief overview which would list additional information available with an order form and refer recipients to the local AAA, would be mailed to the entire target group.

Group information session leaders and retirement counselors would be trained at the Multidisciplinary Centers of Gerontology.

Local AAA's would do outreach work to encourage local organizations to offer programs and/or use materials for women.

The actual delivery of retirement preparation could be coordinated by the Administration on Aging through the State Offices on Aging.

This program, or one that achieves similar objectives, is required to meet the needs of American women for retirement preparation. Notice that the approach is not "come let us help you," but rather "here is what you need to know in order to help yourself."

In terms of cost effectiveness, this proposal has the advantage of requiring no new administrative structures or procedures. Programs of directed research are already being administered by both the Administration on Aging and the Social Security Administration. Also, rather than requiring a large new expenditure of funds, this proposal could be funded mainly by reordering priorities within existing programs, with only the actual production and distribution of materials requiring funds over and above what are currently available. To demonstrate the feasibility of this approach, a pilot program could be tried in one or two States. Evaluation of program results should begin before any services are delivered. If the program is successful, then it should be an ongoing effort, rather than one-time.

SUMMARY OF RECOMMENDATIONS

1. Development of information materials on retirement preparation to be delivered by mail to mature working women.
2. Development of training packages to train personnel to deliver face-to-face retirement preparation programs for women.
3. Development of training materials for persons to do individualized retirement counseling for women.
4. Administration of the program by the Administration on Aging, with cooperation from the Social Security Administration, utilizing the existing networks of research, training, and service delivery.
5. Evaluation of the program via a pilot test and by on-going evaluation research.

CONCLUSION

More than a third of working women in America are over 45. These women tend to have jobs that produce adequate incomes, but do not compare very favorably to men's jobs in terms of meeting the financial and health prerequisites for a satisfying retirement.

Women are more likely than men to have employers who provide no retirement preparation, no private retirement pension, and no continuation of fringe benefits such as health insurance into retirement. Early retirement, midlife job entry, widowhood and divorce, lack of planning skills, greater longevity compared to men, and minority status all combine to make the transition to retirement somewhat more difficult for women compared to men, primarily by depressing retirement income levels.

Retirement preparation is most successful when it provides the basis for a positive view of retirement, as well as the information needed to develop a plan of action. Preventive health, money management, housing, employment opportunities, legal affairs, and volunteer and leisure opportunities are areas where information is often needed. Women, in particular, need midlife retirement income preparation.

The most effective way of delivering retirement preparation depends on what is to be delivered. Self-sufficient written information can be delivered directly to people, either at their workplaces or by mail. Face-to-face information programs must be delivered locally by trained people. Counseling involves individualized advice by a well-trained and highly skilled counselor on how to accomplish the various adjustments retirement may require—financial, social, psychological, housing, and so forth. At present, retirement preparation programs are sparse, often based on out-dated knowledge about the nature of retirement, and not directed specifically to women's needs.

A coordinated national effort is required to insure that the 13.5 million employed women age 45 or over are alerted to the need for retirement preparation and referred to appropriate local sources for information. Information packages can be developed at the national level and delivered through the existing training and service networks serving older Americans.

While this paper has focused on mature women as a particularly needy category, the issues raised and proposals made would benefit all working Americans.

Part IV. THE WORLD OF WORK AND EDUCATION

A. THE ROLE OF CONTINUING EDUCATION

(By Alan D. Entine, Ph. D.)

BIOGRAPHY

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ABSTRACT

This paper describes the pattern of women's participation in continuing education programs and suggests ways to increase the availability of continuing education resources to all segments of the midlife population. While the number of women who have enrolled in continuing education activities has increased during the past decade, the rise has been smallest for those from low-income, low-education, and minority backgrounds.

Women in midlife are placing changing demands on continuing education resources. Priorities are shifting from programs and courses which help women adjust to changing life situations to those which are assisting them to enter and advance in careers, vocations, and professional fields. These trends are expected to accelerate for midlife women over the next two decades.

Policy recommendations are offered to increase the availability of continuing education options. They include tax deductions, tax credits, educational entitlements, and model educational programs. It is suggested that new methods of financing continuing education programs should come from a shift in priorities in the national educational expenditures to reflect the changing age mix of our population.

Introduction

To the casual observer, American women have taken full advantage of the opportunities which adult and continuing education can provide to serve their many varied and changing needs. Indeed, statistics over the past decade illustrate very well that the rapid increase of adults in continuing education activities is due, in large measure, to the rising proportion of mature women who want to start careers, reenter the labor market, or rebuild dramatically altered lives.

The broad statistics in the appendix underscore the general trends in continuing education over the past decade. While the number of participants has grown, and in particular the number of women has increased faster than that of men, there are disturbing signs that continuing education is not reaching the segments of our population that can benefit most. The lower the income and the lower the educational level, the lower the participation in continuing education. Moreover, blacks have a lower participation rate than whites. Those in the middle years of the life cycle—from 35 to 65—appear to have a slower participation growth rate than either the younger or older groups in our society.

The most recent census reports indicate a dramatic growth in the enrollment of women over 25 as part-time or full-time students on our college campuses. From 1976 to 1977, total female enrollment aged 25 and over rose from 1.7 million to slightly more than 2.1 million. The corresponding enrollment for men remained relatively constant at 2.1 million. Even with this growth, however, it is likely that the greatest increases occurred among women under 35 and over 55, leaving the middle years of the life cycle, especially among the poor, the undereducated, and the nonwhite, relatively under-represented in all higher education activities and programs.

NEEDS OF MIDLIFE WOMEN

Why are we concerned about opening wide the doors of continuing education to women in the middle years of the life cycle? There are a multitude of reasons which can be discussed within a dual framework: the needs of midlife women in 1978 and their likely needs two decades from now. Both models require significant continuing education participation, but the nature of that participation will change as the needs of women change.

A. Today's needs

The woman in midlife today represents an individual who is likely to be in one of the busiest periods of her life. She is facing many responsibilities and changes, and is meeting them in ways which utilize a large portion of her available time. Her children are growing up, moving through grade school and high school, and more than likely, on to some type of higher education program. To meet the rising cost of living and the potential added expense of educating children, today's mature woman is likely to be employed either part-time or full-time to secure additional income for the family.

An in[illegible] number of women are heads of households because of the rising [illegible] of separation and divorce, and the small but growing number [illegible] women who become widows in the middle years. For these women, the need to secure immediate income to maintain the household is likely to prevent them from entering continuing education programs which can lead to more productive and satisfying work.

Women in midlife, whether as primary or dual income providers, find themselves at a greater relative income disadvantage in the labor market than at any other time in their lives. Table I shows the usual median weekly earnings of full-time women workers as a percentage of male earnings in May 1975.[1]

TABLE I.—*Women's Earnings as a Percentage of Men's Median Weekly Summary: May 1975*

Age	Percent
16–19	85.0
20–24	75.9
25–34	66.5
35–44	56.6
45–54	59.1
55–64	63.1
65+	74.0

The middle years have the lowest ratio of female to male earnings. They reflect the lower entry-level wages received by women who return to the labor market after raising children and the high levels of earnings achieved by men who have remained in the labor force since their early years. This larger income disparity in the middle years may prevent many women from entering continuing education programs which could prepare them for work opportunities that could narrow these middle years differentials.

In addition to the economic challenges faced by women in middle years, there are important social and psychological changes which they must face. If the woman is suddenly on her own, she must develop new social and personal relationships at a time in her life when economic and family responsibilities are likely to be high.

Yet, at the very time when her own needs may increase, she may find herself not only caring for the emotional and financial needs of her children, but for those of her parents as well. As advances in health care have increased the life expectancy of the population, we have created a growing number of very old citizens—those 75 and beyond—who may require extensive financial, emotional, and health care support in their last years of life. These burdens, although shared by the Government through medicare and social security, continue to fall upon the children of aged individuals who increasingly are in their middle years. These added responsibilities may act as a barrier for women to participate in meaningful continuing education programs.

Finally, we must recognize that the middle years, from both a physiological and psychological perspective, may be a cause for change within the individual which can create new educational needs.

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[1] U.S. Department of Labor, Bureau of Labor Statistics, "Statistical Report 175" (Washington, D.C.: Government Printing Office, 1975).

As persons move through the midlife period, they are likely to become aware that they are aging, that life is finite, and the the goals and aspirations of the first half of life may not be sufficient for the second half. The need for assessment and evaluation appears to be an emerging phenomenon among midlife women. The response of continuing education programs, literally thousands of courses, workshops, and training sessions devoted to understanding the new awareness of what it is like to be a mature American woman today, is an indication of these new concerns. Again, it is the woman with sufficient income who can participate in such courses and programs, since the overwhelming majority of such programs are sustained by the fees of participants.

The key concept to be underscored in this discussion is that today's midlife women have needs and interests relating to work, family, and self which are different than those faced by previous generations. Whether married or not, there is a need to secure sufficient income to offset the impact of inflation on both everyday living costs and the large, lump sum, irregularly occurring costs of education and health care. If the mature woman left the labor force to bear and raise her children, she is likely to find her previous skills obsolete and worth little more than entry-level wages, even if they are still marketable.

She is likely to face the future with greater prospects that she will be on her own—due to divorce or widowhood—and she must recognize that middle age itself, apart from any externally-based changes, is a period of assessment and evaluation. She is likely to benefit from support and assistance as she tries to identify the appropriate lifestyle goals which can meet her present and future needs.

Continuing education programs can play an important role in meeting these needs of today's midlife women. The rising number of women over 25 participating as full- or part-time students in educational programs indicates that some needs are being met. Yet the barriers to low income, poorly educated, and disadvantaged women who face heavy family financial and emotional responsibilities remain. The question which underlies actual and potential participation is the extent to which existing adult education programs are meeting both current and future needs.

B. Needs in the year 2000

Two decades from now there are likely to be different educational needs of midlife women. Current demographic trends indicate that younger women are not marrying as early as the current midlife population, that they are having fewer children, and that they are entering and pursuing lifelong careers. Although enrollment in professional schools is only a tiny fraction of total enrollment in schools and colleges, it is noteworthy that the proportion of women in programs requiring 3 or more years of graduate training has increased greatly. Women entering medical school have increased 14 percent in the last decade, women law school entrants 19 percent. Corresponding data for dentistry, veterinary medicine, and graduate business school show a similar increase.[2]

These trends, which reflect the cutting edge of future female participation in the labor market, indicate that in two decades midlife women will likely have maintained their role in the work force while raising their children. Growing numbers of dual-career families, with or without children, are likely to characterize lifestyle patterns during the middle years over the next two decades.

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[2] "Fact-File," *Chronicle of Higher Education*, (Jan. 16, 1978), p. 15.

Accompanying the increased emphasis on women in careers, there is likely to be a growing demand that professional and paraprofessional workers maintain up-to-date knowledge and skills about their fields. In a growing number of States, the diploma or one-time training is no longer sufficient to permit individuals to continue professional practice. Accountants, dentists, doctors, social workers, real estate personnel, nurses, optometrists, and nursing home administrators are representative of the occupations where continued education is or is expected to be a requirement to maintain professional standing.

Continuing education programs are likely to focus on career advancement and career maintenance for increasing numbers of midlife women who have entered fields where continued professional updating is likely to become a State imposed requirement. These continuing education requirements are paid, in part or in full, by the professional's employer. If paid by the individual, such costs—tuition, books, supplies, and certain travel— may be deducted from Federal income taxes as an educational expense required to maintain or improve one's professional skills. Although beneficial to those who can take advantage of it, current law prohibits deducting the costs of education which retrains individuals for new careers. More will be said about this discrepancy in the policy section at the end of this paper.

Midlife assessment is also likely to be a concern for women of the future. Unlike the midlife women of today, who may need to enter or reenter the labor market, tomorrow's midlife women are likely to face the issue of whether their existing careers continue to meet their personal and lifestyle objectives. Since midlife is likely to remain a period of reevaluation, the question will rise whether one's existing career possesses sufficient challenge and opportunity to fulfill the second half of the adult years.

Thus, the continuing education needs of midlife women in the future are likely to focus heavily on updating and maintaining skills to avoid obsolescence in current employment. If the existing career can no longer provide income or personal fulfillment, a career change may be appropriate. Midlife career changes or second careers will follow immediately from original career paths which women entered in their early years. These new careers will likely provide both the income and satisfaction which can sustain women through the second half of their working lives.

In the year 2000, it will not be so much a question of labor force entry or reentry as an issue of work or career redirection. Continuing education is likely to play an important role in achieving these goals. An increasing proportion of this future midlife retraining for women may be provided by employers, rather than educational institutions. If the woman is a long-time employee, it is likely that she will participate in company-sponsored retraining or continuing education programs.

Individuals who make career changes away from their existing employers will probably utilize the continuing education programs of educational institutions more heavily. They will bear the cost of their own retraining. Those midlife women who find themselves without work because of changed economic conditions will continue to rely primarily on their own limited resources to pay for continuing education courses which can lead to new careers and work opportunities. Unless current Federal policies are changed, future midlife women will face the same irony now presented to the current middle-aged population: those who have the greatest needs will have the fewest resources to utilize continuing education programs.

CURRENT PROGRAMS FOR MIDLIFE WOMEN

There is a wide and growing variety of continuing education programs available for women who are able to utilize the educational and training resources of our schools, colleges, and universities to meet their personal and career goals. It is estimated that there are more than 500 continuing education programs existing today, both credit and noncredit, which focus directly on adult women's personal and career needs. The first group of these womens' programs began some 15 years ago with a heavy emphasis on providing counseling and guidance to help women understand the personal changes they were experiencing in middle age. For many, this included coping with unexpected marital disruption and a need to return to the labor market for economic reasons. Many needed new educational tools and career skills and required counseling assistance to overcome feelings of inadequacy.

As the number of returning women increased, there was a changed emphasis in women's continuing education programs to provide assistance to those who had obtained jobs and challenging work opportunities and required skills to understand new management and work roles as they advanced within institutions and corporations. There was also a rise in educational programs which focused on women's role in our society. These women's studies programs provided an educational framework for those interested in the women's movement, and also gave an important psychological boost to all women who were opening new paths in various career fields.

The metamorphosis of continuing education programs for women over the past decade can be illustrated by two examples. The first is the Continuing Education for Women's Center at George Washington University, Washington, D.C. Since its initiation in 1964, more than 7,000 women, ranging from age 18 to 78, have enrolled at the center. The initial goals of the center were to help women reestablish their sense of direction and purpose and to objectively evaluate their interests and abilities. The center began with a counseling course which gave participants the opportunity to identify their skills and interests and then match them to appropriate opportunities in the labor market. This initial self-awareness course expanded over the years to include 1-year career certificate programs which were designed to help women gain job skills in selected employment areas such as publishing, landscape architecture, management, and legal assistance.[8]

The changing emphasis of continuing education programs for women throughout the country has followed the George Washington University examples. There is an increased amount of attention devoted to developing marketable skills, as contrasted to time spent on personal and career counseling to help women overcome feelings of inadequacy and uncertainty about their capabilities. This transformation occurred quite rapidly in the second example, the highly innovative Womanschool, which was established in New York City in 1975. Womanschool does not have degree-granting authority and does not grant any degree credit for its courses. Its noncredit offerings are short-term courses which focus on immediate practical needs of its 600 students.

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[8] Clare Grosgebauer, "The Little Courses That Grew," American Education, (June 1977), pp. 10–13.

When the school opened its doors in 1975, its initial 16 courses focused on "how to become your true self," and offered classes on such topics as Being and Becoming Single, Successful Couple Relationships, and Middlescence—The Years After Forty. Today there are more than 40 courses which emphasize professional and career training, placement and advancement. The school has established a highly successful placement center which works with corporations and institutions in the New York area to find jobs for students. The school's percentage of women students with full-time jobs, now about 75 percent of total enrollment, has steadily increased. The current students reflect the new continuing education needs of mature women: they are primarily interested in moving up career ladders or moving into new and satisfying midlife careers.[4]

There are, of course, a wide variety of study and training options available to mature women. These now include:

1. Part-time or full-time study at a community college or university in either a 2- or 4-year program.
2. Off-campus or independent study proceeding at a self-determined pace.
3. Courses by television or newspaper offered through a local community college.
4. College level examination program (and similar programs sponsored by selected State education departments) which allows college credit on the basis of test scores.[5]

In addition, there is a wide variety of non-degree opportunities. There are professional certificate programs in specific areas, adult-education courses in high schools, women's center counseling courses, and increasingly, programs and courses offered by employers to employees at on-site locations. In some States, such as New York and California, mechanisms have been established which permit the employers to register their on-site courses with State education departments and offer them for degree credit which can be transferred to colleges and universities.

During the next decade we may expect to see a rise in continuing education programs for adult women. One estimate, by Helen B. Wolfe of the American Association of University women, is that the number of adult women in higher education will grow by 60 percent during the next 5 years. The emphasis on career and work-oriented programs is also likely to continue. The Federal Government has recognized the need to develop adequate continuing education programs to meet these rising enrollments through the allocation of model program funds under the Women's Educational Equity Act (WEEA). In 1977–78, more than $7 million were allocated to develop women's educational programs for a wide cross-section of the American population, including midlife women. Eighty-three projects were funded this year; they emphasize model programs for mathematical, science, vocational, and career education for women. Examples of projects which are described for mature women include: a grant to the Grail in Loveland, Ohio to publish a training manual to help rural women prepare for continuing education; a grant to the Federation of Southern Cooperatives in Epes, Ala., to develop a model opportunity center for rural women that will place them in jobs after training; and a grant to the Nassau County Office of Women's Services to provide career-counseling workshops to mature women from low income backgrounds who seek information about available jobs and careers. In addition, the Act has provided funds for communication and coordination among various WEEA projects, and to establish a communications network among educational practitioners, researchers, and the general public on women's educational equity.[6]

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[4] Nan Robertson, "School for Women Takes a Different Course," New York Times, (May 6, 1978), p. 43.

[5] Grosgebauer, op. cit., p. 12.

This funding has provided a wide range of educational institutions and associations with the opportunity to develop model programs which can then be incorporated into permanent curricula, if they are successful. While the programs exist as models under WEEA, there is generally no cost to program participants. Once WEEA funding ends, however, the local institutions must subsidize the cost of the program if it is to remain available at no cost to potential participants.

What can or should the mature woman be expected to pay for needed continuing education programs and services? This question underscores the fundamental dilemma facing continuing education planners and programmers in our society today, and sets the stage for the discussion of policy issues which follows.

RECOMMENDATIONS TO EXPAND CONTINUING EDUCATION OPPORTUNITIES FOR MATURE WOMEN

A. General comments

A very basic and simple question lies at the heart of any discussion of policies to expand continuing education opportunities and options for mature women in our society: what priority do we give educational programs directed toward meeting adult needs? Our society, until very recently has given a resounding answer: very low, when compared to the educational needs of youth, adolescents, and young adults.

Our national educational priority structure must shift perceptibly if we are to open continuing education options to those adults, particularly the middle-aged, the low income, the poorly educated, and the minorities, who need its benefits and rewards. We provide free public education to all through the secondary school years. We provide heavily subsidized community college and 4 year and university education at State institutions to the traditional young adult full-time student. We provide State- and federally-sponsored tuition assistance to the families of those who are sending young adults full-time to public or private institutions of higher education. Yet for the adult who begins or resumes an educational program in midlife, the expectation is that he or she will pay for the experience directly. This is especially true for the part-time student who may not be able to afford the luxury of full-time study. For most older persons, there is no Federal or State subsidy available to offset the cost of midlife education and training.

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[6] Charlotte Hoffman, "Federal Funds," American Education, (December 1977), p. 28.

For mature women, the current lack of assistance for continuing education programs can be particularly difficult. Women have lower average incomes than men and, if they are heads of households, are often under severe financial pressures. If they are working spouses, their incomes are likely needed to offset the cost of inflation and to help pay for the education of college-age children. In addition, women have longer life expectancies than men and must provide themselves with income-producing skills for a longer number of years than men. Thus, while educational needs are likely to be greater than for men, their resources to pay for continuing education to meet these needs are likely to be less.

Educational institutions, like Federal and State governments, have placed a rather low priority on continuing education programs and facilities. While institutions have heavily subsidized curricula and activities for traditional high school or college age students, adult and continuing education programs are financed on a pay-as-you-go basis from participants' fees. It has been difficult to generate the same level of staff and faculty commitment to part-time evening programs as to full-time day activities. Perhaps the changing age-mix in the population, which reflects a rising proportion of educated adults, will change current priorities. Progress, to date, has been slow.

B. Specific proposals

It has been the purpose of this paper to develop the continuing education need and interest patterns of American women at midlife. There will be an increasing emphasis on work and career-oriented educational and training programs in the future to equip midlife women with the skills and assets necessary to remain productive in the labor market throughout their adult lives. Several suggestions can be made to the Congress to enact tax law changes and to initiate new programs which will improve the opportunities of all mature women to benefit from participation in continuing education activities. Four specific proposals are suggested.

1. *Change in the Federal tax deduction for education.*—At the present time, individuals are permitted to deduct from their taxable income the cost of educational and training programs which provide them with skills necessary to maintain or advance their current careers. This deduction is often augmented by employers' contributions to pay for educational programs which will improve employee performance. This deduction is laudable, as far as it goes. But what about the needs of individuals, especially in midlife, to change careers and jobs? What about the training and education which may be required to permit a mature person to enter a second career if the first one ended due to technological change or adverse economic conditions? What about the training needs of women to prepare for a new midlife career after they have raised children?

No tax deductions are currently permitted for education and training which permits midlife career redirection. The needs of these individulas are likely to be much greater than for people in on-going careers, who are allowed to deduct the cost of education to maintain or improve existing skills. Clearly, tax deductions for all kinds of midlife career training and redirection would benefit many potential users of continuing education resources. One possible negative aspect of the educational deduction is that it may disproportionately benefit high income taxpayers who itemize their deductions on tax returns. This could be overcome by setting an income ceiling for eligibility.

2. *Change in tax-credit proposals for college education.*—Congress is curently considering income tax relief for families who send their children to college full time. This proposed relief is in the form of limited tax credits against the income taxes actually paid to the Federal Government. The amount of the tax credit would be related to the cost of tuition for full-time students and the amount of taxable family income.

It is suggested that these tax credits also become available to low-income, midlife individuals who are financing their own education on either a part-time or full-time basis at a college or university. The tax credit would be related to both the individual's taxable income (which is affected by the number of dependents and other deductions) and the cost of the educational program.

The tax credit can also be helpful to those who take the standard deduction on income tax returns; thus, it is likely to benefit a wider range of persons, including the low-income and less-educated. The important issue is to extend tax credit benefits to those who are financing their own midlife education on either a part-time or full-time basis.

In addition, both credit and noncredit course offerings would be eligible for tax credit benefits. Some type of control over eligible noncredit courses is suggested. Continuing education courses offering State-approved continuing education units (CEU's) would be eligible for tax credits, under this proposal.

3. *Institute a limited program of educational entitlements for all citizens.*—It is suggested that a national educational entitlement be provided for all citizens which can begin to be exercised after one's 40th birthday. Just as social security income can begin at a fixed age (62), so too would educational entitlements begin at a specified age (40). The entitlements would provide individuals up to 1 full year of academic, vocational, or professional course work, but could be utilized on either a part-time or full-time basis during the fifth decade (age 40–50) of life.

The purpose of the entitlement is to permit everyone the opportunity to retrain and reeducate themselves to prepare for changing personal, social and economic conditions in the second half of adult life. Midlife women, in particular, would benefit from these educational opportunities, which would permit them to prepare for careers and vocations to expand and extend their working horizons.

It is proposed that no new taxes be instituted to underwrite this enentitlement. The current local, State and national educational resources would be shifted from providing educational opportunities for the young to providing them for those in midlife. The continued expected low levels of the national fertility rate will change the age-mix of the population to include rising proportions of middle-aged and older citizens. National educational resources should reflect this shift also. One cost-free year of education and training could be provided to all those in midlife by taking advantage of the decreased educational cost resulting from the projected decline in the younger age groups.

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Such a shift in priorities would also open up exciting educational careers for those concerned with midlife assessment and training needs. Faculty at certain types of educational institutions, most likely community colleges, would expand greatly. They could receive special training in understanding midlife crises and career redirection. The ranks of such faculty might be swelled by elementary and secondary school teachers, who, with sufficient retraining, might be able to prepare themselves to work effectively with an older population. If new jobs and careers for elementary and high school personnel were developed by this entitlement, there likely would be less resistance to these changes and a smaller chance that primary and secondary school budgets would be padded to save jobs and positions.

The entitlement would be available to those over age 40, much like the educational benefits under the G.I. Bill of Rights. Credit and noncredit courses and programs would be eligible. Citizens would be paying lower property and income taxes to support education for the young. They would be subject to an educational entitlement assessment, much like social security, which would pay for the entitlement year and offset the lower taxes required for smaller traditional educational programs.

4. *Support for model educational entitlement programs.*—It is recognized that an educational entitlement program serving the emerging needs of mature individuals is a highly ambitious undertaking. It is suggested, therefore, that funds be provided to undertake research and investigation to determine the most effective means of delivering continuing education programs to mature women, and, indeed, to all citizens. Current programs funded under the present Women's Educational Equity Act and the Lifelong Learning Act provide us with just an initial step into understanding and meeting the educational needs of adults over the next several decades. Future projects which emphasize the cooperation of industry, labor, Government, and education should be emphasized as attempts are made to bring the benefits of midlife educational entitlements to all citizens.

These programs and projects would be jointly sponsored by the Administration on Aging and the Office of Education. They would pay significant attention to the issues raised in this paper to expand the role of continuing education to meet the future economic and social needs of American midlife women.

5. *Special continuing education needs of the educationally bypassed.*—It is widely recognized that participation in continuing education programs is positively associated with the midlife woman's educational background and income level. Moreover, women from minority backgrounds have low participation rates in continuing education activities.

For these women, the barriers of the cost of education are compounded by the lack of confidence in their own abilities and the lack of knowledge of appropriate continuing education programs. To meet these special needs, it is suggested that a community-based educational and career counseling service be established to focus specifically on reaching the educationally by-passed mature female population. The counseling centers would be established in conveniently located, educationally hospitable community institutions, such as local public libraries. Individuals would receive free educational and career counseling assistance. These community-based counseling centers would also be the source of financial information about educational entitlements and other kinds of available educational subsidies.

The community-based educational counseling centers would be located primarily in areas where there are high proportions of educationally by-passed adult women. An outreach effort, to inform potential participants of the program, would be a vital component.

The author has guided the establishment of a successful community library-based network of adult educational counseling services in Nassau and Suffolk counties in New York State. This service, funded under title IA of the Higher Education Act can serve as a model to implement this policy recommendation in appropriate communities throughout the Nation.[7]

CONCLUSION

This paper has examined how continuing education programs and activities are meeting the present and future needs of mature women in our society. While increasing numbers of mature women are turning to continuing education programs to meet personal and career goals, there is evidence that women from low income, low education and minority backgrounds are not participating as strongly.

The education needs of mature women are rapidly changing. Priorities are shifting from programs which enable women to understand and cope with life crises to curricula which will prepare them to enter or pursue careers throughout the second half of their adult years. The emphasis on career-based continuing education programs for mature women is likely to increase by the end of the century, when the number of women in the middle years will grow sharply. Increased competition for jobs and careers among the expanded midlife population will be reflected in greater need for appropriate career-oriented continuing education programs for women to help them find and pursue satisfactory careers.

Several policy suggestions are made to increase the availability of continuing education opportunities for women. At the present time, continuing education is funded on a largely pay-as-you-go basis, which works to the disadvantage of mature women who may need additional education to enter the world of work. Family responsibilities—both to children and parents—often peak in the middle years, leaving mature women with limited funds to pursue educational options to meet their own future needs.

The policy recommendations include tax deductions, tax credits, educational entitlements, model educational programs and a community based educational counseling service to meet the special needs of educationally by-passed mature women. It is suggested that new methods of financing continuing education programs come from a shift in the national educational expenditures to reflect the changing age-mix of the population.

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[7] Alan D. Entine, "Adult Career and Educational Counseling Services in Public Libraries," Final Project Report, title IA, HEA, N.Y. State Education Department Grant 76-207-008, 1977.

APPENDIX

The overall data on adult participation in continuing education activities reveal some significant patterns. A standard definition of adult education includes those individuals who are over 17 years of age and not full-time students in college or high school. These participants increased from 13,041,000 in 1969 to 17,059,000 in 1975, or a 30.8 percent increase over the 6-year period. During the same period the total adult population increased only 12.6 percent.

Within these overall patterns from 1969 to 1975, the female participation rate in adult education increased at an annual average rate of 6.4 percent, while the total female adult population increased at an average annual rate of only 1.9 percent. This contrasts with the male adult annual participation rate increase of only 2.8 percent, while the male adult population increased 2.1 percent. Moreover, the fastest growing proportion of individuals in adult education over this 6-year period were individuals 55 years of age and over. They increased their participation in adult continuing education at an average annual rate of 7.6 percent compared to a population increase of only 1.8 percent annually. Significantly, those in the middle years of the life cycle (from 35 to 54) had the smallest average annual increase in adult education programs—only 2.5 percent compared to 5.5 percent for those between 17 and 34.[8]

Participation in continuing education increases directly with the level of education. From 1969 to 1975, individuals with 4 or more years of college increased 6.5 percent on the average each year, but their participation in continuing education rose at an annual rate of 7.3 percent. While those with less than 4 years of college had an average annual population decline of 1.2 percent; their participation in continuing education fell even faster, at an average rate of 2 percent. The negative figures reflect the declining number of individuals in the population who have 4 years of high school or less as the level of education in the society rose over this 6-year period. Moreover, those with annual family income of from $10,000 to $14,999 rose at an annual continuing education participation rate increase of only 2.1 percent; those who received family income of $25,000 or more had an annual participation rate increase of 28.9 percent from 1969 to 1975.

Finally, it should be noted that white people had a much higher rate of participation in continuing and adult education activities than black people. From 1969 to 1975, the total adult white population increased 1.8 percent on an annual average basis, while the adult education participation rate increased 4.7 percent. By contrast, the adult black population increased at an average annual rate of 2.5 percent, while the adult education participation rate increased only 0.8 percent annually.[9]

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[8] "Participation in Adult Education: Summary and Trends, 1969–1975," National Center for Education Statistics, (1976), mimeograph.

More recent data which focus directly on the continuing education (part-time) offerings (both credit and noncredit) from institutions of higher education only, indicate similar trends. In June 1976, 2,225 colleges and universities reported 8.8 million registrations in adult and continuing education programs. This represents an increase of 3.2 million registrations or 57 percent over the 1967–68 academic year. Community colleges reported 47.3 percent of total registrations, followed by universities with 28.7 percent. A most significant figure is that almost 90 percent of all continuing education registrations were reported by public colleges and universities; in 1977, enrollments in continuing education continued to rise, with women increasing their proportion in full-time as well as part-time programs of study. Total part-time enrollment of women in all public institutions rose from 1.9 million to 2.1 million from 1976 to 1977 or an increase of 9.1 percent, compared to an increase of male part-time students from 1.7 million to 1.8 million or 3.2 percent. At the same time, the female full-time college population increased 4.1 percent, while the male full-time enrollment declined 1.8 percent. In the private institutions, women again made the same strong showing in 1977. They increased their part-time enrollment 8.9 percent compared to 1.8 percent for men, and their full-time enrollment by 6.5 percent as compared to 1.3 percent for men.[10]

Paralleling the increase in the number of individuals in continuing education programs, there has been a rise in the number of courses offered by high schools and colleges. Participants in adult education enrolled in 27 million courses in 1975, as compared to 20 million courses in 1969. Almost half of all participants took one or more courses which they described as occupational training. While male participation in occupational training remained at 29 percent from 1969 to 1975, female participation rose from 14.9 percent in 1969 to 19.5 percent in 1975.

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[9] Ibid.

[10] "Opening Fall Enrollment in Colleges and Universities, 1977," National Center for Education Statistics, Prepublication release (December 1977).

B. MEETING WORK AND FAMILY RESPONSIBILITIES: PROPOSALS FOR FLEXIBILITY

(By Janet Zollinger Giele, Ph. D. and Hilda Kahne, Ph. D.)

Biography

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ABSTRACT

Security in later life is built on productive activity in the adult role during the middle years. For women, productive activity occurs both in the labor market and in the home. Until now, only work in the paid labor market has been recognized in terms of earnings and work experience. Work in the home has not. Women's need for security in later years requires that this situation be rectified.

One approach is to increase women's opportunity for participation in the paid labor market through innovative scheduling of part-time and flextime work. A second approach is to reward women's productive activity in the home as parents and homemakers. By crediting their labor in the home, new programs could acknowledge women's contribution and strengthen their claim to later security.

Proposals to implement both of these strategies have recently appeared in a number of forms. It is now time to adopt public policies responsive to women's lives.

I. INTRODUCTION

Economic security for women in later life builds on women's experience in the middle years. To analyze how to improve women's security in old age, it is necessary to analyze the components of women's adult roles. In the past, women could count on economic security as being tied either to their participation in the labor force or to their membership in a family where the woman was a homemaker-wife and the husband a provider and breadwinner. Women's own participation in the labor force was for a long time premised on the idea that they would work until marriage, withdraw during the child-rearing years, and perhaps reenter the labor force after their family responsibilities had diminished. For most women, paid work was intermittent and secondary, while the homemaker role was stable and lasting.

Whatever the validity of these assumptions in the past, recent changes in life patterns clearly require their revision now. For one thing, more married women have become permanent members of the labor force; women's labor force participation is neither unimportant nor predominantly associated with single or unmarried status.[1] In addition, the form and nature of family life has greatly changed. These trends in contemporary life require that we redefine women's adult roles and reassess their implications.

Occupational orientation for adults may change three to five times in a lifetime.[2] Education more frequently continues beyond high school and college years, especially among women. Increasing numbers of single persons and intimate relationships outside of marriage, combined with later first marriages, sharply rising divorce rates, and a decrease in fertility are signs of new rhythms of family life, still evolving, that reinforce the changed nature and increasing variability of the life cycle. Greater probability of changes in membership of the family unit and more androgynous sex roles have both increased the autonomy of individuals and the interdependence of work and family spheres. Those who consider women's security in later years must take account of all these trends.

This paper expresses the view that institutional policies have been slow to adapt to changes in women's and men's personal lives. It considers, first, the effects that women's changing patterns in midlife will have on their later economic well-being. It then examines two policy areas where current life-cycle patterns and work/family interaction require institutional and policy change. The conclusion highlights some promising directions for further elaboration of policies that will encourage flexibility and at the same time enhance women's security and fulfillment.

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[1] The rise in women's labor force participation rates (34 percent in 1950; 49 percent in March 1978) is still continuing. In recent years, the greatest rates of increase have been registered among young married women, most of whom have dependent children at home. Female family heads grew from 9 percent of all families in 1950 to 13 percent in 1977. Dual-worker families predominate today; over one-half of wives in husband-wife families are now in the labor force, up from 24 percent in 1950.

[2] Barbara Lazarus, "Love and Work: New Choices for Adulthood," presented at meeting of American Association for Higher Education, Chicago, Ill., Mar. 17, 1978.

WOMEN IN MIDLIFE AND ECONOMIC SECURITY

A. Sources of economic security

When women reach later life, the sources of their economic security will depend on their eligibility for pensions and other financial benefits. Many will have assets in the form of savings or real property. Some will continue to be employed; however, this will be heavily influenced by health and education, as well as availability of jobs to older persons.

Among nonmarried women aged 65 to 72 who received social security benefits in 1971, about one-fifth received income from their own earnings. Roughly 45 percent had asset income, 5 percent received a Government employee pension, and between 10 and 20 percent (depending on type of nonmarital status) received private pensions. But roughly one-tenth received public assistance, and overall, slightly more than half were poor or near poor with a median income just over $2,000. Married women fared considerably better. Forty percent lived in a unit that had earnings, 60 percent had asset income, and only 13 percent were poor or near poor. Married women aged 65 to 72 had access to a total median income of over $5,000.[3]

Because women have different earnings histories from men, their benefit levels when they retire are considerably lower. For the group of women who were newly entitled to social security in 1970, only half as many women (28 percent) [illegible] men (56 percent) had continuous records of employment from 195[illegible] to 1969. In addition to the fact that their highest covered earnings were generally lower than men's, women's different employment histories contributed to lower benefit levels after retirement. In 1971, 30 percent of women received the lowest primary insurance amount as compared with only 18 percent of men, and only 13 percent received the highest amount as compared with 38 percent of men.[4]

B. Economic status and changing life patterns

We find that the current economic status of midlife women is somewhat better than that of older women. Both labor force participation and earnings are significantly lower after age 55.[5] Although older women's economic position is less disadvantaged relative to men, this does not lessen the adverse impact of age itself on women's earnings. This is an especially regrettable situation since research indicates that in many occupations age has little effect on job performance.[6]

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[3] Gayle B. Thompson, "Aged Women OASDI Beneficiaries: Income and Characteristics 1971," Social Security Bulletin (April 1977): 32–33. For earlier data, see Lenore A Epstein and Janet H. Murray, "The Aged Population of the United States: The 1963 Social Security Survey of the Aged," Research Report No. 19 (Social Security Administration, Office of Research and Statistics, 1967); and Lenore E. Bixby, et al., "Demographic and Economic Characterristics of the Aged: 1968 Social Security Survey," Research Report No. 45 (Social Security Administration, Office of Research and Statistics, 1975).

[4] Lucy B. Mallan, "Women Born in the Early 1900's: Employment, Earnings, and Benefit Levels," Social Security Bulletin (Washington, D.C.: Government Printing Office, March 1974), pp. 2–15.

[5] For full-time working women in May 1975, for example, usual median weekly earnings were $146 for women aged 45 to 54, $140 for those 55 to 64, and $118 for women 65 years and over. U.S. Department of Labor, Women's Bureau, "Mature Women Workers: A Profile," (Washington, D.C.: Government Printing Office, 1976), p. 9.

[6] Juanita Kreps, "Age, Work, and Income," Southern Economic Journal 43(4) (April 1977): 1425.

The poverty experience of women is determined by many factors. Age and minority status are particularly important. In 1974, only 6 percent of white women aged 45 to 54 were poor as compared with 16 percent of those aged 65 and over. Among minority women, however, the comparable figures were 26 percent of the midlife women as compared with 39 percent of older women.[7] In addition, marital history, education, occupational status, and work continuity all have an effect on a woman's earnings and income after retirement.

How will changes in women's roles affect their income experience? Can we expect the situation to improve as today's midlife women move into their older years? We believe several contradictory influences will affect the outcome. On the one hand, the continuing and substantial rise in labor force participation rates of women under age 35,—whatever their decision about having and spacing of children [8]—will mean that the work history of midlife women will, in the future, reflect less discontinuity than in the past. Improved education and training opportunities should also better their status.

On the other hand, we have yet to witness a significant decrease in the degree of occupational segregation, a major cause of low earnings. Moreover, indications are that the economic impact of marital disruption is considerable for women.[9] About 25 percent of families headed by white women and 50 percent of those headed by black women are in poverty. Overall, the poverty rate for female-head families is more than 5 times the rate for male-head families.[10] In addition, the proportion of women 65 years of age and over living alone has increased in recent years,[11] and this trend is expected to continue. For many, access to family financial support is diminished.

These connections of work and family to retirement income will become especially significant as women comprise an increasing proportion of the older population. By the year 2000, they are expected to be 63 percent of the population over age 70.[12] Policymakers must insure that these increasing numbers of older women are not caught in a triple bind of low pay jobs, little credit for the homemaker role, and penalty for the nonmarried state.

C. Some general initiatives

There are several general approaches to increasing women's economic security in mid and later life. A first and major emphasis must be given to macroeconomic policies. They must insure high levels of suitable employment, availability of training opportunities, and equal opportunity and reward for work of equal value.[13] Equally important, transfer income programs must be adequate for women's needs. At the same time, provision must be made to improve women's management of the life cycle through education, counseling, and the like.

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[7] U.S. Department of Labor, Women's Bureau, op. cit. (at note 8), p. 11.

[8] Labor force participation rates showed a considerably greater percentage point increase between 1970 and 1977 for women aged 25 to 34 than for any of the age groups over 35. See U.S. Department of Labor, Report 531 (at note 5).

[9] Lois B. Shaw, "Economic Consequences of Marital Disruption, Secretary of Labor's Invitational Conference on the National Longitudinal Surveys of Mature Women, Washington, D.C., January 26, 1978.

[10] U.S. Department of Labor, Women's Bureau, "Women with Low Incomes," (Washington, D.C.: Government Printing Office, November 1977).

[11] U.S. Department of Commerce, Bureau of the Census, *Social Indicators,* 1976 (Washington, D.C.: Government Printing Office, 1977) :65.

[12] Ibid. :22.

Yet neither economic security nor fulfillment will be assured unless women's present flexibility and patterns of life are rewarded for the important work that they already do in the labor market and the home. Such an appoach requires that we deal with the structures and the institutions of the labor market that define the terms and time constraints in which paid work is carried out. At the same time, we should think about the organization of time as it applies to the household and sexual division of labor. We seek both flexibility and economic security, so as to permit midlife women to move into older years with improved economic status.

WORK-RELATED POLICIES: SCHEDULING OF WORK TIME

A. Social context

To achieve the twin goals of economic security and fulfillment, we must consider not only adequacy of earning and transfer income, but also institutional and structural arrangements that relate to their receipt. Work structures assume increased importance as paid market work becomes central to the entire span of women's adult lives. But since home responsibilities do not evaporate in the presence of market work, the question remains, how are adult women to cope with these combined and often conflicting demands on limited available time.

Within the confines of present institutional arrangements, alternative life styles can experiment with solutions. Some women minimize some commitments by choosing not to marry, not to have children, or to have fewer children. Other women and their men elect to simplify the art of homemaking as much as possible so as to permit more complete involvement in paid work. Commuting marriages, commuting jobs, communal living may even change the concept of what is "home."

But for most family units, the dual claims of work and family require making trade-offs in job quality, home quality or energy use. Somehow, housekeeping needs must be met, children cared for, and the elderly, ill, and handicapped not left without a haven.[14] Disrupted marital patterns complicate, rather than dissipate, family demands. Dual-worker families increase the likelihood of change in labor market status; for example, it may occur (1) when the labor market attachment of one partner is disrupted by the geographic move of the other, or (2) when one partner is able to spend time in a nonmarket educational or work pursuit because family income is provided by the other partner. What is different in the newly evolving society is not that the need for flexibility and discontinuities disappear, but that they no longer are an issue applicable only to women's lives. Characteristics of workers, their jobs, and their attachment to a single employer are all likely to affect work patterns and earnings consequences.[15]

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[13] For evaluation of legislation on sex discrimination see Marcia Greenberger and Diane Gutmann, "Legal Remedies Beyond Title VII to Combat Sex Discrimination in Employment," Joint Economic Committee, U.S. Congress, in *American Women Workers in a Full Employment Economy*, ed. Ann Foote Cahn, (Washington, D.C.: Government Printing Office, Sept. 15, 1977). Canadian legislation, effective March, 1978, extends the concept of earnings equality by requiring employers to provide "equal pay" to men and women in a given establishment "for work of equal value" in skills, effort, and responsibility. "Conference on Equal Pay and Equal Opportunity Policy for Women in Europe, Canada, and the United States," Wellesley Center for Research on Women, May 1–4, 1978.

[14] A national survey in Great Britain found that 36 percent of handicapped elderly and 50 percent of the very handicapped elderly live with one of their children. Paper presented by Hilary Land, Conference on "Equal Pay and Equal Opportunity Policy for Women in Europe, Canada, and the United States," Wellesley Center for Research on Women, Wellesley College, May 1–4, 1978.

Full-time year-round work on rigid schedules is not always a suitable work regime, either for women or men. But despite this, work structures and social policies continue to reflect past traditions of sex roles and time allocation. For example, the work week in manufacturing continues to hover around 40 hours, unchanged since the forties. And the ability to alter daily or weekly schedules within an overall total remains limited to a small number of firms. Coping with work and family demands through increased expenditure of energy and time by women, or by substituting men's for women's stress, should not be the only alternatives available. Recent research indicates that individuals view family roles, rather than jobs, as providing the greatest contribution to realization of their important life values.[16] Therefore, the "fitting in" character required of them in our contemporary labor market is not only dated, but burdensome. We suggest that a more imaginative extension of part-time work and greater opportunity for flexible work schedules would maintain women's economic security without diminishing the quality of their lives or their work.

B. Part-time work [17]

Between 1900 and 1940, changes in the scheduling of paid work occurred largely because of a continuing decline in the length of the work week. Since 1940, the average number of hours worked by men has remained at slightly more than 40 hours a week, while the hours worked by women have continued to decrease.[18] The great increase in women's entry into the labor force since World War II has been accompanied by an expansion in the number of part-time jobs, defined as jobs requiring less than 35 hours of work a week. Between 1948 and 1976, the proportion of women who worked part time increased from 20 percent to 34 percent, compared with an increase of men part-time workers from 9 percent to 15 percent.[19] In 1976, about two-thirds of all non-agricultural part-time workers were women.

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[15] Hilda Kahne, "Economic Research on Women and Families," *Signs: Journal of Women in Culture and Society*, 3(3), April 1978, pp. 632–665. Corcoran demonstrates, in a 1975 retrospective survey of 1326 white and 741 black women that patterns and consequences of discontinuity are far more complex than withdrawal from work during child-rearing years. She identifies 5 typical work history patterns. Black women interrupted work less than one-half as often as white women, interrupted less frequently once attachment to the paid labor market was established, and experienced shorter spells of discontinuity. Earnings penalties were found to be associated with discontinuities immediately following school completion, but not with other patterns. For black women, wage penalties occurred only after two or more work interruptions. Mary Corcoran, "Work Experience, Labor Force Withdrawals, and Women's Empirical Results Using the 1976 Panel Study of Income Dynamics." Paper presented at Barnard College, Dept. of Labor Conference on "Women in the Labor Market," Sept. 29–30, 1978.

[16] Elizabeth Douvan and Joseph Veroff, Institute for Social Research, University of Michigan, reported in "Family Roles in a Twenty Year Perspective," Radcliffe Conference on Perspectives on the Patterns of an Era, April 1978.

[17] Unless otherwise indicated, statistics come from Department of Labor sources and "Employment and Training Report of the President," (Washington, D.C.: Government Printing Office, 1977), pp. 181–183.

[18] Haldi Associates, Inc., "Alternative Work Schedules, A Technology Assessment," October 1975: p. 31, 32, 34.

About four-fifths of the 9 million part-time women workers participate in a part-time schedule by choice; the remainder do so for economic reasons, such as inability to find full-time work, material shortages, etc. In large part, voluntary part-time jobs are held by white, married women. In 1976, over two-fifths of women voluntary part-time workers were between the ages of 25 and 64.

Although part-time employment increased almost three times as fast as full-time employment between 1966 and 1967, its occupational and industrial range is limited. It is most common in sales, clerical, and private household positions, and include waitresses, cooks, teachers, and medical and other health workers among its common occupations. In industries, the occurrence of voluntary part-time work is 45 percent in finance and service and 34 percent in wholesale and retail trade; it ranges between 2 and 5 percent in each of the other industrial categories.

Part-time jobs are commonly low-paying jobs. Women on part-time schedules are paid less than either women or men on full-time schedules in comparable work.[20] Fringe benefits frequently do not exist. Part-time jobs, particularly limited in professional work, have most appeal for employers where demand for a product or service fluctuates and where labor is otherwise in short supply. They apply to routine tasks that require minimum training and employee interaction. Part-time jobs almost never carry seniority, are rarely conceived as permanent positions or linked to a career sequence.

Unions, as well as employers, view the potential of part-time jobs with skepticism, partly because of a distaste for their dead-end nature, partly because of the past difficulties of organizing part-time employees, and partly because they see part-time positions as a mechanism for pace-setting of work and reducing costs by giving inadequate compensation.

All in all, the general view is that persons who work part time are only tangentially attached to the labor market, are less seriously committed to their work than are other workers, and legitimately receive lower rates of remuneration than they would if their commitment were to full-time work. This view is unfortunate, because part-time women workers do not view themselves or their work commitment casually. Many work part time because they need the income and because home responsibilities prevent full-time market attachment. They see their present situation as an interim one, albeit less than ideal, and expect to work full time as soon as family demands permit.

Statistical measures describing part-time work are ambiguous. The designation of 35 or more hours as a standard of full time, adopted about 1945, has not been questioned since. Indeed, Canada's reduction in January 1976 of full-time hours from 35 to 30, and the increase from

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[19] Janice Neipert Hedges and Stephen J. Gallogly, "Full and Part Time: A Review of Definitions," Monthly Labor Review, 100(3), March 1977, p. 22.

[20] In May 1976 the median hourly wage rate for part-time women workers in food service was $2.28, $0.13 below the median wage for women on full-time schedules and $0.86 below the full-time wage rate of men in food service. Ralph E. Smith, "The Effects of Hours Rigidity on the Labor Market Status of Women," The Urban and Social Change Review, vol. 11, No. 1 and 2, 1978.

5 to 10 percent between 1972 and 1975 in the number of U.S. collective-bargaining contracts that refer to standard weekly hours as less than 40, would indicate a gradual shifting of the full-time norm.[21] Use of the present standard means that some workers who regularly work fewer than 35 hours in full-time jobs are included in the part-time category. On the other hand, the part-time figure does not include workers who regularly work 35 hours a week, but do so for only part of the year. Currently, although about 70 percent of women workers have full-time jobs at some time during the year, only 4 out of 10 work at full-time jobs the year around. About two-fifths of these part-year workers follow this schedule because of home responsibilities, an indication of the part-time nature of their part-year work. A first need, then, is to reconsider the definition of part-time work.

But even if this is done, we still have no estimate of the number of persons who presently work full time or not at all, but who would choose, if attractive openings existed, to take a job with less than a full-time/full-year commitment. We do not know whether the increase of multiple-worker families is changing men's attitudes about the desirability of taking part-time positions. Nor do we know whether an extension of flexible work scheduling would stimulate or retard interest in part-time work schedules. Any proposal to expand part-time employment opportunities requires this fuller knowledge of the potential demand for part-time jobs, both with respect to immediate work preferences and to changes in these preferences over the working lifespan.

More precise data and a greater awareness of future potential of part-time work are necesary preliminaries for filling a third need—a more energetic approach to experimenting with new part-time work structures. We need to move away from the idea that there are two kinds of labor markets—one for full-time workers with continuous market attachment and the other for second-class workers who are presumed to be less committed to and have less need for market work. We need to visualize a variety of legitimate work schedules, of which part-time work is only one, all with expectation of work commitment, that provide equitable remuneration in relation to productive output. The critical question, of course, is which full-time jobs lend themselves to conversion to equivalent part-time work components.

We continue to hear enthusiastic reports about temporarily employed part-time, older workers who prepare monthly checking account statements or about "high quality housewives" who supplement sales and insurance forces for peak service periods or during hours when children are in school. But we should also consider whether permanent part-time positions offering pro-rated benefits and training and career links can be created with mutual benefit for employers and employees. Isolated experiments with part-time professional work have demonstrated not only that creation of such positions is possible, but that they can be structured to include administrative duties.[22] Some part-time positions take the form of job-sharing arrangements, whereby two individuals divide the time and sometimes the functions of one full-time position. Such experiments in teaching and in social work indicate enhanced productivity, with no difficulty of communication between partners. Exploration and evaluation of new part-time positions could be spearheaded by union management committees within an establishment. Cooperative exploration should extend both to development and to evaluation of new positions.

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[21] Hedges, op. cit.

[22] Carol S. Greenwald, "Part Time Work," *American Women Workers in a Full Employment Economy,*" ed. Ann Foote Cahn, Joint Economic Committee, U.S. Congress, (Washington, D.C.: Government Printing Office, Sept. 15, 1977); Robert I. Lazer, "Job Sharing as a Pattern for Permanent Part-Time Work," *Conference Board Record, October* 1975, pp. 57–61.

For example, what are the administrative costs associated with double staffing in hiring and training? What are cost savings of a possible decrease in labor turnover? How can an appropriate fringe benefit package be determined when some supplementary fringe benefits—for example vacation and retirement pay—can be prorated, while other statutory benefits—for example social security and unemployment—cannot? Would a solution be to provide a fringe benefit money contribution applicable to part-time jobs, rather than a benefit package? Should there be an adjustment in the supplementary benefit package to compensate for additional statutory benefit costs? Should Federal income tax credits be legislated, or subsidies be paid comparable to Swedish "equality subsidies" or development grants given to employers who hire the opposite sex in nontraditional jobs? What public policy approaches would foster interchange of information and experience?

If well conceived, we believe the expansion of permanent part-time job opportunities would attract high quality individuals not otherwise available. Compensation structures and personnel performance—lower recruitment and training costs, reduced absenteeism and turnover, increased productivity—could bring cost advantages to employers. For women, part-time work offers the advantage of continued market attachment during a period when full-time work may not be possible. This is critically important as long as only market-related productive activities are accredited. The increasing number of studies demonstrating combined industry and individual benefits would indicate a timeliness for creative thinking about job structures.[23]

C. Flextime work[24]

The need for flexibility is not limited to persons who are willing to trade less pay for fewer working hours. Many adult women, and increasingly, adult men, seek flexibility in the scheduling of their full-time work hours. In the past few years, a variety of flexible work schedules has been adopted, both here and abroad. One arrangement, largely American in experience, is the compressed work week, with work scheduled 9 to 10 hours a day for 4 days or 12 to 12½ hours daily within a 3 to 3½ day week. Introduced in the late 1960's, the plans now cover about 750,000 workers, a figure unchanged in the last 5 years or so. They offer improved use of capital facilities, and seem to work best in small- and medium-sized firms characterized by fluctuations in workloads or by high costs in startup and shutdown time. Local public administrations have a higher proportion of workers on such schedules—4 percent—than do other industry groups. A 40-hour weekly wage is sometimes paid for the 35 or so hours of the compressed workweek.

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[23] David Robison, *Alternative Work Patterns*, Work in America Institute Reports. 1976; Robert I. Lazer, op. cit., U.S. Senate 94th Cong., 2nd Sess., Hearings, Subcommittee on Employment, Poverty and Migratory Labor, Comm. on Labor and Public Welfare, "Changing Patterns of Work in America," (Washington, D.C.: Government Printing Office, April 7–8, 1976).

[24] This section has greatly benefited from a seminar paper, "Rearranged Workweeks," by Dianne Ramogosa, Wheaton College, (Mass.), 1978.

A major drawback of the arrangement is the long hours, which can make work seem both fatiguing and boring, even when balanced by a longer weekend of leisure. Suitability of such arrangements appears to be less for working mothers than for young adults with stamina, who wish to balance an income earning job with a block of uncommitted time in which to pursue some unpaid work or educational pursuits.

Staggered hours—overlapping schedules of work hours that differ from the normal 9 to 5 schedule—can be applied across firms in a metropolitan area, or since the early 1970's, to groups of individuals within a firm. Initially introduced to relieve commuting traffic congestion, they offer a positive byproduct: improved work timing that is useful, for example, in insuring that one family member is at home to be with children both before and after school hours. Once established, working hours tend to remain fixed; nevertheless, they are often viewed as an important expression of commitment and provide a bridge toward later adoption of a more elaborate flextime schedule.

Flextime, the most successful of the new timing arrangements, reflects a philosophy that workers should have the right, insofar as work permits, to adjust their beginning and ending hours to meet personal preferences.[25] Employees are usually required to work during a specified core time of 4 to 6 hours—for example 10 a.m. to 3 p.m.—and can vary the time of a "flexible band" at either end, subject to prescribed daily or weekly hours. Sometimes a "settlement band" is further permitted, providing for "banking and borrowing" of time over a longer period. Workers under such plans take advantage of the provisions in varying degrees and with varying frenquency. The systems are presently more prevalent in Europe than in the United States,[26] but it is estimated that at least 300,000 U.S. employees are now working under some system of flexible hours. Flextime arrangements have been most prevalent among banking, insurance, and government sectors, and have had a particularly high concentration in research, clerical, and professional occupations, where autonomy is an important job component.

Evaluative studies have shown highly positive industrial results. Personnel costs have been lowered (less turnover and absenteeism—particularly single days, quicker startup time, virtual elimination of tardiness, reduced overtime); productivity has increased (improved plant utilization and output, resulting partly from the increase in the amount of "quiet time" at work); and the quality of the work life has improved (increased employee morale and work autonomy). Increased inventory stocks and cross-training of production workers have permitted program extensions not previously thought to be feasible.[27]

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[25] Janice Neipert Hedges, "Flexible Schedules, Problems and Issues," *Monthly Labor Review*, 100(2), February 1977, p. 62.

[26] It is estimated that about one-third of the Swiss and German labor forces and a million or more workers in England, France, and Scandinavia work under flexible scheduling. Coverage is concentrated in, but not limited to, white collar occupations. John D. Owen, "Flexitime: Some Problems and Solutions," *Industrial and Labor Relations Review*, 31(1), Jan. 1977, p. 153; Bernhard Teriet, "Flexyear Schedules—Only a Matter of Time?" *Monthly Labor Review*, 100(12), Dec. 1977, pp. 63–65.

[27] Reference 7 above; Owen, op. cit., Hedges, February 1977, op. cit.; D. Maric, "Adapting Working Hours to Modern Needs," International Labor Organization; (ILO), 1977.

The advantages of flexible work schedules for employed adult women are clear. Benefits result not only from the ability to meet the unpredictable time demands that accompany multiple responsibilities—whether because of an ill infant, a missed school bus, a needy parent, an emergency board meeting—but equally important, they include the lessened tension of daily living that comes with the knowledge that such time is available, if needed. Flexible hours make it possible to cope with emergencies, without guilt, and still receive normal compensation. They allow education and training to be integrated with life's other activities. Importantly, they make it possible to accept jobs of increasing responsibility, knowing that job performance rather than rigid hour scheduling is the criterion by which one's performance is judged. Thus, potentially costly discontinuities in work histories can be avoided.

Notwithstanding the positive results of this experience, flextime is still young, and the promises as well as the problems are not completely apparent. It is still too soon to assess the long-run effects of flexible schedules on productivity. The numbers of persons, as well as the range of occupations covered under these arrangements, are still relatively small. Whether the arrangements can be extended to interdependent assembly line jobs, multiple-shift operations, or organizations with small staffs is not clear. Are there significant plant maintenance costs that diminish the savings that accrue from better personnel utilization? How is employee timing to be monitored, communication to be maintained among units of an organization, coordination and supervision to be insured by policy-responsible individuals? One need only talk with a college department chair, who is seeking confirmation of a new routine among a faculty who teach alternate days, to get a sense of the amount of time involved in reaching decisions among individuals on varied schedules. Similarly, the legal complexity of providing flexibility without adding overtime wage penalties, is a major consideration; some Federal labor laws require premium overtime pay for work performed in excess of 8 hours per day or 40 hours per week.[28]

The degree of support that unions should give to flexible work schedules, or alternatively to shorter standard work weeks, should be addressed. Consideration should also be given to questions of how to divide the net monetary gains among the productive groups, and how to insure that greater scheduling flexibility is not used to undermine legal protection of premium pay and shift-work wage differentials.

Finally, are the social benefits of reduced traffic congestion, better use of human and energy resources, and improved quality of life sufficient to warrant tax or other public policy incentives to foster private sector experimentation with such arrangements? In short, we have a potential change of great promise that needs further carefully monitored experimentation of appropriate developmental procedures, of industrial and occupational conditions conducive to success, and of cost/benefit consequences that accompany flexible work scheduling.

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[28] The Contract Work Hours and Safety Standards Act, the Walsh-Healy Act, and the Fair Labor Standards Act, as presently constituted, limit the length of daily and weekly hours that can be worked without penalty pay and may prohibit allocation of crediting or debiting of weekly hours for non-exempt employees. Recent enacted legislation increases permanent part-time opportunities in Federal agencies and authorizes a 3-year Federal experimental program of flexible and compressed work schedules to be evaluated by the Civil Service Commission.

During the 1960's and early 1970's, many women have felt that their increased training and education and rising work aspirations have been blocked, not only by unequal access to jobs, but by rigidity in work institutions that have been unresponsive to women's needs. We hope to communicate that this no longer needs to be true. Innovative work arrangements which permit flexibility and choice in the scheduling of work are being tried.[29] They are not all suitable for all industries or occupations. Nor will they have equal appeal for all women. But they open new possibilities for work scheduling generally, with particular benefit for midlife women. They suggest that it is possible to adapt requirements of the marketplace to the needs of human beings, with no loss in productive efficiency, and perhaps with significant gain. This is a goal which we believe should be incorporated into public policy.

FAMILY RELATED POLICIES: CREDIT FOR NONMARKET WORK

Another strategy for improving women's long-term security is to establish a "continuum definition" of activities that are considered productive work. This means recognition that women's parenting and homemaking roles involve real work. Such recognition has been slow in coming, but now there is a growing body of research on household time use showing that non-employed housewives typically spend more than 8 hours a day on work in the home.[30] Depending on the number and age of children present, some estimates calculate that the unpaid work of the housewife is worth the equivalent of more than $17,000 per year.[31] Economic theories of the household discuss women's decision to participate in the labor force as a tradeoff between women's home wages and market wages.[32]

Finally, there is a change in general sex role ideology that defines relationships in a marriage and the workplace. Marriage is now more likely to be viewed as "an interdependent economic relationship," as it was termed by the National Conference on Women that met in Houston in November 1977. The wife as a partner in that relationship makes her contribution through paid employment, unpaid work in the home, or both.[33] In the process, market work and nonmarket work are recognized as two parts of a continuum that reach between the workplace and the home.

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[29] The concept of flextime, here described, is now being extended in Western Europe to include the concept of flexyear, in which annual salary is paid in uniform periodic amounts, in return for an annually contributed amount of labor agreed to by contract that is provided in flexible time amounts throughout the year's course. The gain of flexibility for the individual is matched by a gain for the firm in advance knowledge and assurance of labor input for the contract period. How that labor input is allocated during the year can be specified in the contract, or left to individual negotiation with plant managers. Bernhard Teriet, op. cit.

[30] Kathryn E. Walker, and Margaret E. Woods, "Time Use: A Measure of Household Production of Family Goods and Services" (Washington, D.C.: American Home Economic Association, 1976), p. 45.

[31] The American Council on Life Insurance estimate is $17,351 per year, as quoted in the Lexington Minuteman (Massachusetts, June 15, 1978), p. 9A.

[32] Isabel V. Sawhill, "Economic Perspectives on the Family," Daedalus 106 (spring 1977): 115–125.

[33] Report of the HEW Task Force on the Treatment of Women Under Social Security, February 1978, p. 3.

A. Rationale

From the standpoint of each individual woman, work is often a seamless web woven together by threads of personal effort. Problems arise, however, when part of a woman's effort goes unrewarded, as is often the case with unpaid work in the home. Increasing uncertainty as to the future of a marriage, greater monetary rewards to the employed wife, and increasing importance of an earnings record in calculating future social security and pension benefits are all elements of a changing social context that point to the need for new social mechanisms to credit women's nonmarket work.

As marriages become less stable, the image of the wife as dependent on a husband becomes less appropriate. With the probability that one out of three first marriages (for women age 26 to 40 in 1975) will end in divorce,[34] expectations that women will be entitled to support through their husbands' earnings must undergo a change. Only a minority of divorced women today receive alimony (27 percent of those with minor children).[35] Yet women who were divorced between 1967 and 1973 experienced nearly a 25 percent gap between real family income and real family needs, while women who remained married throughout experienced a slight (1 percent) surplus of income over needs.[36]

A second factor contributing to a reexamination of credit for nonmarket work is the rising number of married women in the labor force. One consequence of this phenomenon is an increasing economic disparity between one- and two-earner families, and pressure for both adults to be in the labor force, even when such an arrangement may not be in the best interest of the family. In 1974, for example, the median income of the 5.6 million husband-wife families with one earner was roughly $12,000, compared with $15,000 for the 19.8 million families with two earners. A combination of inflation and a rise in the standard of living may be causing more wives to work because of economic pressures. During the combined recession and inflation of 1973 and 1974, there was less decline in real family income (1.3 percent) among multi-earner families than in families where the husband was the only earner (3.1 percent).[37]

Given the declining probability that one marriage will provide the basis of a woman's lifetime security, and given the rising importance of women's earned income in the economic well-being of a family, it also is significant that women's discontinuities in labor force participation will, in the future, play a larger role in calculation of women's pension coverage than in the past. At present, 51 percent of elderly wives receive benefits as retired workers, and 49 percent as dependent wives or widows. But more women in the future will likely receive benefits in their own right, and questions of how women should then be entitled are presently under discussion. One principal concern is equity between earners: should a husband with his own contributions to social security be able to entitle his wife to survivor benefits? Should working wives of two-earner couples be able to receive higher benefits than dependent wives, based on contributions in their own right?

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[34] "Number, Timing and Duration of Marriage and Divorce in the U.S.: June 1975," Current Population Reports, p. 20, No. 297, tables D and G, Bureau of the Census (Washington, D.C.: Government Printing Office, 1975).

[35] Lucy B. Mallan, "Young Widows and Their Children, a Comprehensive Report," Social Security Bulletin, May 1975.

[36] Saul Hoffman, "Marital Instability and the Economic Status of Women," Demography 14 (February 1977): 69

[37] Howard Hayghe, "Families and the Rise of Working Wives—An Overview," Monthly Labor Review 99 (May 1976): 18.

Another major issue is the longer earnings period that will be required of workers in the future. For women presently under the age of 49, because of the maturing of the social security system, calculation of benefits will be based on earnings averaged over a 35-year period. Such a long base period will work to the disadvantage of women, who have long or frequent periods of discontinuity in employment.[38]

A number of family-related policy initiatives may be taken in response to these issues. All imply a continuum between market and nonmarket work. Transitions from work to family activity can be made easier by broader provision for maternity and parental leave. A woman's movement from the household into the paid labor market can be facilitated by continuing education and techniques for assessing skills and potential that she exercised in the home. However, we shall focus here on current proposals to extend wages and entitlements into the sphere of nonmarket work. Principal examples are plans for giving credit to parenting and homemaking. This approach assumes that monetary media of exchange are increasingly important, both to the material support of a family and to the valuing of productive activity in the household. Thus, extension of economic reward to women's nonmarket work is not unlike support given men in the past as "breadwinners." [39] In addition, this approach is consistent with a possible trend in the typical life cycle toward providing greater opportunity for cyclical interweaving of education, work, and leisure, rather than linear assignment of these activities to youth, middle age, and later life.[40] Schemes to credit women's (and men's) work as parents and homemakers are consistent with both of these trends.

B. Credit for parents' work

Two general types of proposal for crediting parents' work are considered here. Both are still in the formative stages: one involves income maintenance and credit income tax for families with children; the other directly credits the work of parents, usually mothers, in caring for young children. All such proposals are relevant to women's long-term security, because they offer one means whereby women's work in the family can be recognized and used to establish an earnings record and entitlement to retirement benefits.

Recent proposals by two prestigious national panels have suggested that all families, in order to fulfill their childrearing functions, should be supported at a minimum level of adequate income. A report from the National Academy of Sciences (NAS) recommends that "Parents should have the option, first and foremost, of raising their children at home, without sacrificing a reasonable standard of living." The panel estimates that approximately 5 million children under six live in families receiving less than half the median family income. The NAS panel recommends that some form of tax credit or negative income tax strategy be adopted to keep children from having to live below the median family income for substantial periods of their childhood.[41] A report by the Carnegie Council on Children proposes a similar interrelated set of strategies: guaranteed jobs for family heads, assistance through a credit income tax to those whose incomes still fall short of needs, and a work requirement that is broad enough to consider full-time work as including "the unsalaried job of managing a household with children in it." [42]

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[38] "Report of the HEW Task Force," pp. 11–12, op. cit.

[39] This view of rationalization of the family is consistent with analysis presented in Rosabeth Kanter, "Work and Family in the United States" (New York: Russell Sage Foundation, 1977); and Janet Zollinger Giele, "Women and the Future" (New York: Free Press, 1978), ch. 5.

[40] Fred Best and Barry Stern, "Education, Work, and Leisure: Must They Come in That Order?" Monthly Labor Review, July 1977.

These proposals can be used to estimate how many women might be affected by adoption of an income maintenance scheme. There were roughly 7.8 million women, age 16 and over in 1976, who had children under 3. Another 6.2 million had youngest children 3 to 5 years old. Thus, there are some 14 million mothers with children under six. Proposals to help young children in families below the median income level would thus affect roughly 7 million women. If the proposals were narrowed to help just the 10 to 15 percent of the 14 million mothers with children under 6 who are in poverty, roughly 1.5 to 2 million women would be involved.[43] If the income supplement were arbitrarily estimated as averaging $5,000 per family, the total cost for helping poor women would be roughly $10 billion, a figure that could be compared favorably with the $7 billion spent on aid to families with dependent children (AFDC) in 1973.[44]

In our view, these more universal schemes of crediting women's work as parents have a distinct advantage over the existing AFDC program—they can be used to establish an earnings record for women. They replace the philosophy of the dependent spouse with the conception that an individual engaged in nonmarket work is due remuneration and support.

Several other policy alternatives, including maternity and parental benefits, have also been proposed.[45] Of all such plans, the boldest and most far reaching is the proposal by David Gil for "parents' wages." In its present form, families would be supported up to the level of the moderate Bureau of Labor Statistics (BLS) budget (about $10,000 for a family of two parents and two children), with no taxes below that level and a progressive tax above. Persons would register as parents, divide work between them as they wish, and receive as much as one full-time parent's wage between them. The wage would be scaled down as the child became older and as the mother took on paid employment. But even parents employed full time would be paid some fraction of the base wage because, in Gil's words, parenting is "a 24-hour-a-day, 365-day-a-year responsibility."[46]

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[41] National Academy of Sciences, "Toward a National Policy for Children and Families" (Washington, D.C.: National Academy of Sciences, 1976), pp. 48–53.

[42] Kenneth Keniston, "All Our Children" (New York: Harcourt Brace Javonovich, 1977), p. 112.

[43] Calculations are based on figures for mothers of young children; see "U.S. Working Women: A Databook," p. 20. The proportion in poverty is based on "Social Indicators 1976," p. 468.

[44] The $10 billion figure should be compared with the $132 billion in public expenditures on income maintenance in 1975. See "Social Indicators 1976," p. 129. See also Mary Jo Bane, "Here To Stay" (New York: Basic Books, 1976), p. 119.

[45] Sheila B. Kamerman, "Public Policy and the Family: A New Strategy for Women as Wives and Mothers," in "Women into Wives," ed. by Jane Roberts Chapman and Margaret Gates (Beverly Hills, Calif.: Sage Publications, 1977), pp. 203–209.

Several countries have actually instituted child-care grants or schemes for crediting women's parental work. Hungary is particularly notable for its system of child-care grants to women (or students) who become mothers after being employed at least a year. The plan, introduced in 1967, allows a woman up to almost half the average salary if she stays at home with her infant. She may return to work at any time or remain at home for as long as 3 years. Of all young mothers, 70 percent take the child-care grant option.[47]

Other European countries give mothers credit in calculating retirement benefits. They allow a year or more of credit for each child raised, or they shorten the number of years a working mother needs to qualify for a pension. Women in Belgium, under legislation instituted in 1973, may claim credits on the basis of number of children raised and may continue their pension coverage until a child is 3, as long as they continue to pay the employee contribution. In France, under legislation of 1975, women can claim an extra 2 years of social security coverage for each child. Low-income women and single working women with children receive non-contributory retirement credits. Other women may affiliate voluntarily with the old age pension program if they pay both the employer and employee contribution.[48]

While none of these credit systems is as liberal as the Hungarian child-care grants in remunerating women's work in the home, there nevertheless seems to be movement in that direction. Two French observers recently concluded, "We are far from the maternal wage which could be, according to certain sectors of opinion, a proper payment for the work accomplished by the woman in her home [49]." Nonetheless, recognition of parenting as true work seems to be growing.

C. Credit for homemakers

Recognition of household work as economic work has come a long way since 1973, when witnesses before the Joint Economic Committee of the U.S. Congress went to considerable effort to show the long tradition of tacit and implicit acceptance of women's contribution in the home.[50] As recently as 1975, the Task Force on Women and Social Security concluded that coverage of homemakers was conceptually difficult, complex to administer, and questionable on other grounds because the housewife had no earnings to replace and generally did not retire.[51] Today, however, there is fresh interest both in the United States and in Europe in several proposals for pension coverage of women's work in the home.

The two major alternatives are known as homemaker credit plans, and provisions for earnings splitting. These proposals are considered here in order to describe the problems they are trying to solve, to outline their major features, and to summarize some of the questions that should be raised in evaluating their contribution to women's long-term security.

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[46] David G. Gil, "Unraveling Social Policy" (Cambridge, Mass.: Schenckman, 1973); and "Parents' Wages in the Context of Meaningful Work and Adequate Income Policies," paper presented at the National Symposium on Home-based Social, Health, and Education Services for Children and Families, University of Iowa, April 1978.

[47] Zsuzsa Ferge, "Family Policy in Hungary," paper presented at International Working Party on Family Policy, Arden House, Apr. 17–21, 1977.

[48] Robert W. Weise, Jr., "Housewives and Pensions: Foreign Experience," Social Security Bulletin, September 1976, pp. 44–45.

[49] Nicole Questiaux and Jacques Fournier, "Family Policy in France," paper presented at the International Working Party on Family Policy, Arden House, April 17–21, 1977.

[50] See especially testimony by Carolyn Shaw Bell in Economic Problems of Women, Hearings before the Joint Economic Committee, U.S. Congress, (Washington, D.C.: U.S. Government Printing Office, 1973), Part 2, pp. 299–307.

[51] Task Force on Women and Social Security "Women and Social Security: Adapting to a New Era" a working paper prepared for use by the U.S. Senate Special Committee on Aging, October 1975, p. 23.

In its 1978 report, the HEW Task Force on Treatment of Women under Social Security outlined ten issues that have stimulated various proposals for revision of the social security system. These issues may roughly be grouped under three major types of concern: (1) equity among one- and two-earner families and single earners; (2) coverage of the homemaker in her own right for retirement and disability; and (3) protection of the divorced or displaced homemaker. The homemaker credit and earnings-splitting plans are particularly addressed to the latter two issues.[52] There appears to be a growing sense that the homemaker is making an economic contribution in her (or his) own right that is worthy of recognition for purposes of retirement pensions and disability benefits. Moreover, this development appears simultaneously in a number of industrial nations, reflecting the fact that despite increasing economic autonomy and paid labor market attachment of women, substantial numbers continue to be full-time housewives.[53]

Homemaker credit plans essentially attribute some wage to the housekeeper, and use that wage as a basis for either contributory or noncontributory credits in the Social Security system. In 1972, Representative Bella Abzug (D-N.Y.) introduced legislation which would ascribe a housekeeping wage to be set by the Secretary of Health, Education, and Welfare. Credits were imputed on the basis of this wage, but were noncontributory, and the program was to be financed from general revenues. The plan defined the homemaker as a person who keeps house not for pay, but for a person who is employed full-time, and where at least one person in the household is a close relative of the homemaker.

Representative Barbara Jordan (D-Tex.) introduced legislation in 1974 which would set the housekeeper's wage in relation to a median wage of other workers, requiring contributions by the homemaker at the self-employment rate. A homemaker was defined as a person who, during the month, kept house not for pay, was between 18 and 65, was not entitled to a monthly Social Security benefit, and was not employed more than 135 hours.[54] In low-income households, credits were non-contributory.

Several European countries have considered or instituted the homemaker credit type of plan. The Federal Republic of Germany in 1972 introduced voluntary coverage of housewives; even those who had no market attachment could qualify for coverage through voluntary contributions. Italy, which has no dependency benefits for wives, has an all-voluntary pension program for housewives that became effective in 1967. Participation, however, has been very low. Belgium, since 1967, has made it possible for divorced women to make voluntary social security contributions; the pension amount is then determined by these voluntary contributions, plus one-half of the husband's contributions during the years the individual was married.[55]

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[52] Report of the HEW Task Force, op. cit. pp. 15–26.

[53] Weise, op. cit., p. 37; Nancy M. Gordon, The Treatment of Women in the Public Pension Systems of Five Countries, working paper, (Washington, D.C.: The Urban Institute, 1978).

[54] Report of the HEW Task Force, op. cit., pp. 51–54.

[55] Weise, op. cit.

Earnings-splitting plans operate on the basis of total family earnings. Rather than attributing a standard wage to the homemaker, marriage is conceived as an interdependent economic relationship wherein some share of an earner's income can be imputed to the spouse. Representative Donald F. Fraser (D-Minn.) and Representative Martha Keys (D-Kans.) introduced H.R. 3247 in 1977. It would establish an earnings record for the homemaker by having each member of the couple credited with earnings equal to the larger of two amounts: either 50 percent of the couple's total covered earnings or 75 percent of the total covered earnings of the higher paid worker.

Another earnings-splitting plan, put forward by the Task Force on Sex Discrimination of the Department of Justice, would have each member of the couple share equally the earnings credits that both received. Equal retirement benefits would be paid to one- and two-earner couples who had the same number of lifetime earning credits. The homemaker would acquire full disability and retirement coverage on the basis of her record, and divorced persons' benefits would be based on half the couple's income while they were married.[56] Such earning-sharing proposals have also been considered in Switzerland, Germany, and Belgium. In Germany and in Belgium, the credit-splitting approach has been adopted for divorced persons.[57]

All of these plans raise interesting and controversial issues revolving around cost, equity, administration, and adequacy of support for the persons involved. Actuaries from the Social Security Administration estimate that the Abzug and Jordan plans would cost approximately half of 1 percent of taxable pay roll, while the Fraser/Keys plan would entail roughly 2 percent, and the Department of Justice plan 1.2 percent. With respect to equity, the Fraser/Keys plan would exacerbate differences between one- and two-earner families, while the Department of Justice plan would address those issues along with coverage of the homemaker. With respect to administration, the Abzug and Jordan plans raise problems in enforcement of the homemaker definition. The earnings-splitting proposals, on the other hand, require complex record-keeping with cross references between the earnings records of a person as an individual and as member of a couple. These become even more complicated with divorce and remarriage.[58]

For our purposes, however, the most important questions are related to the adequacy of support that results for older women. Would their situation improve? This question is still largely unanswered. We need to know more about the actual life history patterns of women, including their labor force participation and discontinuities over the life course. Until this is known, it is difficult to estimate how their level of benefits would change, and the extent to which their situation would substantially change by adoption of either the homemaker credit plan or the earnings-splitting provisions.

Certainly it is clear that the marriage relationship is changing. Now the challenge is to revise pension systems to reflect this change, and to insure adequate protection for women whose work place is the home, as well as for those who work in the labor market.

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[56] Report of the HEW Task Force, op. cit., pp. 56–66.
[57] Weise, op. cit., pp. 43–44 ; Gordon, op. cit, p. B–24.
[58] Report of the HEW Task Force, op. cit., pp. 131–132.

Whatever revision is proposed would, of course, have to stand the test of equity, not only to the homemaker constituency, but to all other segments of the population with an economic stake in the viability of the Old Age and Survivors Insurance System. The resistance of public officials to homemaker credits, to date, reflects this concern, as well as traditional socio-cultural views of the homemaker's role.

SUMMARY AND IMPLICATIONS

Women's security in later life is related to the rewards for roles that they perform in midlife. In modern societies, one of the chief characteristics of women's adult roles is that they often work both in paid employment and in the home. Thus, if women's security is to be improved, it is necessary to acknowledge the continuum of productive activities, the pressures on time allocation, and the interrelated character of contributions made by different kinds of work.

Two types of innovative work schedules promise women greater flexibility in use of time as they attempt to combine market and nonmarket work. Part-time work offers women opportunity to have some earnings and to retain the continuity and accumulation of experience in paid work, without being overburdened. But part-time jobs have yet to be accorded all the rights, benefits, and promotional opportunities that would keep them from being disadvantageous to women. Flextime, highly applauded where introduced, avoids some of these disadvantages, but has yet to be widely adopted throughout the industrial spectrum.

Parallel to these developments in the workplace are new reward structures for crediting women's work in the home. Parents' wages, homemaker credit schemes, and earnings-splitting devices offer women another type of flexibility by establishing an earnings record for nonmarket productive activity. A variety of proposals are now under consideration, both here and abroad. They raise complex questions of feasibility, cost, and administration. The full effect of their adoption for women and for society is not yet clear.

It is time for an intensified policy focus in these areas of work and family life. With respect to paid work, we recommend establishment of a task force representing unions, management, government, and women's groups. Its mandate would include (1) describing occupations and industries where experimentation in innovative work schedules appears promising; (2) identifying establishments where employer/employee interest exists; (3) recommending tax credits and other incentives to foster demonstration projects; (4) stimulating exchange of information; and (5) evaluating U.S. and foreign experience.

With respect to innovative schemes for crediting nonmarket work, we recommend enlarging the current mandate of the HEW Task Force on Treatment of Women Under Social Security. Issues related to crediting of parents' work, as well as work of the homemaker, should be addressed. These issues that bear on women's security should be considered in the context of broad questions relating to income redistribution and other dimensions of social equity.

The very fabric of society is changing. These proposals constitute a response which seeks to increase continuity in women's productive lives, and thereby to enhance their security in later years.

C. PSYCHOLOGICAL FACTORS: REENTRY AND MID-CAREER CRISES

(By Andrew J. DuBrin, Ph. D.)

BIOGRAPHY

Andrew J. DuBrin, Ph. D., Professor of Behavioral Sciences, College of Business, Rochester Institute of Technology; also an industrial psychologist and author. His books most related to this topic are "Survival in the Office," "Survival in the Sexist Jungle," and "Women in Transition."

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ABSTRACT

Two job-related problems faced by midlife women are reentry (to the workforce) and midcareer crises. Factors contributing to these problems include fear of competing with other women; concern about finding a first or a replacement job; sexism at higher organizational levels; concern about age and appearance; and career versus family demands. Recommended actions to alleviate these problems include continuing self-development, career guidance, and adequate facilities for supervising older children during daytime, after school hours.

INTRODUCTION

Midlife can be a glorious time for a woman if she is happy with her life as a full-time career person, full-time homemaker, or in many cases, a combination of the two. Yet during this age span many women encounter reentry or midcareer crises. Both problems are accompanied by feelings of concern, despair, confusion, and self-doubt.[1] A growing number of women are experiencing midlife crisis, thought to be so frequent among ambitious males. Whether male or female, a person experiences a midlife crisis when personal accomplishments at midlife (anywhere from 40 to 55) do not match up with personal aspirations. Defined more precisely, the midcareer crisis is "A general concern career-minded people have at middle age about their level of career accomplishment, usually accompanied by feelings of dissatisfaction, boredom, and restlessness."[2]

From an economic standpoint, the problems faced by midlife women trying to reenter the labor market are far more serious than the midlife crisis. With the current rate of divorce,[3] it is safe to assume that more women at midlife than previously will be faced with the prospects of finding their first full- or part-time employment in 20 years. For some of these women, the problem is one of reentry, because at some time in their life they were employed. For practical purposes, their problem is one of "entry," since a 10 to 20 year gap between jobs is tantamount to a fresh entry into the job market.

An examination of some of the psychological and organizational factors underlying reentry and midcareer crises should lead logically to guidelines for legislative and individual action.

FEAR OF COMPETING

The prospects of competing with other women as an applicant or employee holds many fears for some women. Such fears can contribute to reentry or midcareer crisis. Although the fear of competing relates to different kinds of competition, depending upon a woman's occupational stage (reentry or midcareer), the malaise is similar.

Reentry fears. Sara, a 50-year-old woman, entered the labor market out of economic necessity. Her husband, who had been her sole source of support, became unemployable because of his chronic alcoholism. Sara and her husband legally separated. She urgently needed a job to support herself and her teenage daughter. A college graduate and history major, Sara's last job had been as an insurance company clerk

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[1] Two job-related expositions of this problem are (a) Andrew J. DuBrin, "Survival in the Office" (New York: Van Nostrand Reinhold, 1977) pp. 120–138; (b) Robert F. Pearse and Purdy B. Pelzer, "Self-Directed Change for the Mid-Career Manager" (New York: AMACOM, 1976).

[2] Andrew J. DuBrin, Human Relations (Reston, Va.: Reston Publishing Company, 1978) p. 343.

[3] A current estimate of the divorce rate is 39 percent of the 96 percent of the population who marries. Also, 44 percent of those divorced people who remarry will again divorce. Source, *Newsweek*, May 15, 1978.

25 years ago. She recounts what she perceived to be the biggest obstacles facing her as she began her search for employment:

> I had an enormous sense of fear. I had read about the thousands of women who were all looking for the same thing: a decent job to support themselves and their families, or as a way of finding meaning in life. I was 50 years old at the time. I wondered what I had that would give me the edge over so many other women wanting to do the same thing. Any job skills I had in the past were so rusty they were non-existent. I was afraid that most women looking for a job would have the edge over me. Maybe they had good jobs in the past; maybe they made a better appearance; maybe they were more outgoing. I imagined myself being rejected by every personnel office I entered.
>
> Another fear I had was that my mind was no longer suited for holding a job. Over the years I kept well-read and I regularly watched television shows that dealt with current events. Yet I wondered if my mind was as good as I thought it once was. If hired, would I be seen as a dummy by my boss and co-workers? I imagined the worst.

The fear expressed by this woman is not unfounded. A middle-aged woman who enters the labor market for the first time in 20 years, or for the first time ever, does face stiff competition from other women with similar intentions. In defense of employers, it makes the most sense to the organization to hire first those job applicants with demonstrated records of accomplishment or specialized training. Employment agencies and personnel offices are deluged with requests from newcomers to the workforce looking for positions as administrative assistants (formerly "Gal Fridays") or personnel specialists (because they like "working with people.") Women who fear competition upon reentering the job market are expressing a realistic concern: the competition is fierce.

Concerns about tests and interviews

Another manifestation of the fear of competing with other women is the concern many reentry women have about formal job application procedures, such as employment tests and interviews. Tests are often frightening because people recognize that tests provide an objective—albeit not always accurate—indication of one individual's mental ability in comparison to others. The underlying fear, of course, is that few people want to be considered low in problem-solving ability, in comparison to other people. Reentry women also express concern about giving the "wrong" answers to interview questions.

Midcareer competition

A classic fear expressed by male middle managers at midcareer is that they will be replaced by younger managers. My observation is that the same kind of apprehensions are now being experienced by women who have worked their way up into middle management. The specific source of threat is younger, ambitious women. Ironically, the success of their older counterparts has increased the acceptance of these younger women into jobs with advancement potential.

The new breed of women feared by women at midcareer does represent imposing competition. Often she has an MBA degree and is knowledgeable about modern management techniques currently being stressed in business schools. An eminent contributor to the literature on management characterizes the new breed of managers—many of whom are women—in this manner:[4]

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[4] Peter F. Drucker, "Report on Class of '68," Wall Street Journal, February 3, 1978, p. 6.

> They tend to cluster in the "hard" areas—in finance, in accounting, in planning, in economic analysis, in market research, and product management. When they come to my office for a day of consulting work, the first thing they put on the table in my conference room is the pocket calculator. They are the first generation for whom the computer is a household pet—neither a threat nor a "scientific marvel," but a daily tool. . . . They are, at the same time, intensely ambitious to the point of being pushy. They feel that they have to get to the top very fast, if they are going to make it at all. For they feel themselves to be pushed from behind. . . . "You have to be near the top by the time you are 35 or you'll be trampled under," several of them—men and women—have said to me within the last year when discussing their career expectations.

Career minded midlife women competing with the younger breed of women—and certainly younger men are not to be excluded as competition—often fear they will be replaced by one of them. Again this fear is not unfounded. A younger person, equally competent, who has less experience and therefore works at a lower wage scale, represents formidable competition. Most aspects of the middle age crisis have some basis in reality. A 55-year old executive is a case in point of the realism underlying the fear of competing with younger managers:

> At the peak of my career I was the company controller, the highest ranking financial manager in my company. I started with the company in its infancy, and I think I made a big contribution to its growth. When the company reached $20 million in sales and went public, things changed drastically for me. The president called me into his office and told me what a great job I was doing, but that we needed some more big company experience in the financial area. They brought in a 31-year-old man to be my boss. He was given the grand title of vice president of finance. Somehow they never thought to make me vice president.
>
> As the months passed, it became apparent to me they really didn't want me working as a controller. I made fewer and fewer decisions until I was functioning as an accountant. Soon I was given the option of working as a plant accountant or taking early retirement. Rather than take anymore punishment to my ego, I chose retirement.

CONCERNS ABOUT FINDING EMPLOYMENT OR REEMPLOYMENT

Closely related to fears of competing with others is the straightforward concern about finding a job. Women who have not worked in many years often find job hunting to be an arduous, painful, and grim task. Women at midcareer who are forced to look for reemployment often find the task equally formidable. A number of useful books have been written to assist women to find jobs,[5] and nonprofit organizations have been established for the same purpose. Yet finding employment or reemployment is still a source of concern for many midlife women.

Reentry job finding

A journalist who has written extensively about the problems of working women presents a case history that cogently summarizes the psychic trauma sometimes faced by the midlife entrant or reentrant to the work force:[6]

> I'm thinking of the friend who started trembling, stammering, and suffering dizzy spells when she tried to set up interviews with employment agencies. She had been a wife, mother, and community volunteer for about 12 years. Now her three children were 11, 8, and 7 years of age and she knew there was nothing pre-

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[5] One such book is Letty Cottin Pogrebrin, *Getting Yours* (New York: David McKay Company, 1975). Also printed by Avon Books, 1976.

[6] *Ibid.*, p. 169.

> venting her from going back to work. Her husband was supportive and encouraging. She had many good leads—people who had offered to refer her to promising job openings. She had created an impressive résumé that emphasized her skills and translated her volunteer efforts into marketable business experience. She was ready to move.
>
> Then, without warning or discernible cause, anxiety took possession of her body with the force of a demon. Her symptoms could neither be ignored nor overcome. She became an insomniac. She couldn't eat; couldn't even prepare a cup of coffee. Her hands shook so violently that she was unable to hold anything. A doctor finally prescribed tranquilizers and escalated her dosage to 12 pills a day. She knew she was afraid and she knew it was a fear totally associated with returning to work, but she wasn't able to locate its source and exorcize it.
>
> When I last spoke with her, my friend had stopped taking the pills because she believed they contributed to her anxiety. But she also stopped thinking about getting a job. Her determination was simply that she wasn't ready; that she had too many family and household details on her mind. She decided to put off her reentry for maybe a year.

Concerns about job finding which lead to such an extreme reaction may be infrequent, but many women do feel that finding a job is an overwhelming problem. A long series of outright rejections creates an attitude of pessimism that is difficult to convert into an attitude of optimism. A lower income woman spent 2 years attending a course of studies in medical technology. She aspired to work as an X-ray technician. After receiving her certificate she applied for employment at all eight hospitals in her area. She received seven outright rejections, and one job interview which did not result in a job. Totally discouraged, she assumed that she would be forced to indefinitely receive public assistance.

Midcareer job finding

Relatively prominent women in business or other careers tend to be eagerly sought after, or find new jobs on their own rather easily. But that fact should not obscure the difficulties experienced by the average midlife woman. Concerns about midcareer job finding are the most pronounced for those midlife women in middle management positions who, despite the lack of a college degree, have worked themselves up from clerical or secretarial jobs. Often these women possess knowledge that is more "company specific" than general. Their greatest value is to the particular company where they have gained their work experience.

One woman had worked herself up to the title of office manager in her company, a job that included the purchasing and personnel functions, as well as general office supervision. Her company was bought by a larger company and she was considered surplus in the merged company. Released from her job after 15 years of employment, she describes some of the difficulties she faced:

> Having covered the personnel function, I was somewhat familiar with job interviewing and preparing a resume. My problem was that I didn't know what job to apply for. Being a "self-made woman," I didn't have the formal qualifications for any job that matched my experience. I really believe that I could handle almost any nontechnical, managerial job in an office, but I could hardly get a job interview. No employer I could find was looking for a person with my background.
>
> "After 3 months of getting nowhere, I finally took a job in a neighborhood family insurance agency. I now have half my former responsibility and half my former pay. But at least I now have more time for my interests. I've had to learn to get by on less money.

THE LOW CEILING PROBLEM: SEXISM AT HIGHER LEVELS

An essential reason people experience midcareer crisis is that they believe their opportunities for advancement within their careers have diminished. The feeling of "What's left in life for me," is peculiar to those people who see no visible path to more power recognition, money, and status in their careers. Many men experience this problem because of the pyramidal shape of most work organizations. At each successively higher level, there are half as many jobs. A specific case in point is the problems faced by regional managers who want to become national managers. One company placed an ad in the Wall Street Journal, announcing that they were seeking a national sales manager. About 1,000 letters and resumés came flooding in from people who wanted to be an executive at a national level.

If women had an equal opportunity for gaining entrance to the highest level jobs in work organizations of all types, similar to men, many of them would experience midcareer crises. Because sexism continues to operate at the highest levels of management in most organizations, ambitious women are more likely to hit a low career ceiling than are their male counterparts. An ambitious woman is thus more likely to experience frustration about limited advancement opportunities.

Job discrimination against women still exists. Despite impressive gains at entry level jobs and selected key governmental and business appointments, it is still more difficult for a female than a male to gain entrance into a position of power. Economic discrimination also exists in that men tend to earn more than women for performing comparable work.[7] In 1976 the average salary for women teachers in elementary school was only 81 percent of that for men; female physical scientists earned 76 percent as much as their male colleagues; and women engineers earned 85 percent as much. A noted labor economist interprets such wage differential in this manner: "It is quite conclusive that about one-third of the differential cannot be explained by anything but discrimination."

Informal discrimination

A source of frustration to many career-minded women is that they are excluded from informal gatherings that could contribute to their acceptance at higher organizational levels. It is difficult to become "one of the boys" if you are not regularly invited to informal business lunches or to play golf with male members of the management team. One woman I interviewed gave a prototypical example of this form of subtle discrimination:

> I wanted very much to work my way up to the top. Nothing was holding me back from being an equal competitor for a top management job. My husband was 100 percent behind me. My children were both in high school. During official meetings I was accepted just fine. I didn't hear any of those comments a woman is supposed to hear about 'Let's watch our language, Mary is here.' Nobody asked me to take notes or send out for coffee.
>
> Where I was held back was in the unofficial meetings. Rarely was I invited to lunch. The men didn't share the office gossip with me during after-work drinks. I was kind of expected to pal around with the women workers in the office, most of whom were secretaries, except for two office supervisors.
>
> My problem was that I was held back from having a good working relationship with the men. I didn't get in some of the good tidbits of information until it was

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[7] "Women at Work," Newsweek, Dec. 6, 1976, p. 70.

too late. It made me feel like an outsider and I think that prevented me from getting an equal shot at a promotion.

As a consequence of such informal discrimination, a woman is likely to experience a midcareer crisis. One could argue that a woman who feels she is being held back in her organization has the right to move on to another employer. However, such a decision is not easy to implement. Male as well as female middle managers have difficulty finding other job openings at higher levels than their own. Occupational mobility in most fields seems to be best at the beginner and pinnacle levels.

Overcoming informal discrimination

The situation of informal discrimination blocking a reentry or midcareer woman is far from hopeless. A recommended approach is for a woman to use a confident and positive attitude about finding suitable employment.[8] One such specific strategy is labeled "Apply As A Person." According to this strategy, a woman in search of a new job should develop the mental set of a competent *person* seeking a new position. She should not be concerned as to whether the prior incumbents were male in that organization.

Applying as a person, rather than as a woman, affords an offensive rather than a defensive posture. Calling attention to the fact that you are female, when gender is not a stated qualification for the position—for example, women's page editor in a suburban newspaper—sends out a subtle message that you might be wondering if being female discredits your credentials for the job.

One woman was having extreme difficulty finding reemployment as an accounting supervisor. In her cover letter she had been using the statement "I am a 42-year-old woman applying for your job opening." She was advised to try instead, "I am a 42-year-old accounting supervisor applying * * *." She did find employment using the latter approach. (It is, of course, not legal for an employer to treat age and sex as conditions of employment: but it is not an illegal informal strategy for a woman to counter such hidden age-sex bias by the kind of information she volunteers.)

CONCERNS ABOUT AGE AND APPEARANCE

One aspect of reentry and midcareer crises among women has eluded both data collection and statistical analysis. A woman's concern about her age and appearance can lead to lowered self-confidence, whether she is a reentrant or a veteran career person. Midcareer crises in males is also related to concerns about physical status. A guidance professor who has extensively studied this problem makes this comment about the middle aged male:[9] "He's gaining weight. He's not climbing trees with the kids any more. He may stay in shape, but it takes a lot longer."

Reentry concerns

Midlife women entering the work force for the first time or making a return after a long hiatus often doubt that they have the youthful appearance required by most employers. Reentry women, out of neces-

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[8] A variety of approaches to overcoming informal discrimination are described in Andrew J. DuBrin, *Survival in the Sexist Jungle*, Books For Better Living, 1974, chapter 10.

[9] Edmond C. Halberg, quoted in DuBrin, "Survival in the Office," p. 123.

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sity, have to apply for beginning level office jobs. Stereotypes about the importance of youth and physical appearance are centered around such jobs. For factory or mill positions, there are less stereotypes about the importance of age and appearance in gaining and maintaining employment.

In examining these reentry concerns, it is important to recognize that we are dealing with perceptions based partially on fact and partially on misinformation. My observations are that higher level secretarial positions for women place light emphasis on youth and "model-like" appearance. At lower levels, however, there is more emphasis on favorable physical appearance as a prerequisite for being hired or promoted. (We are assuming that the vast majority of reentry women seeking office work are applying for clerical and secretarial positions, not technical, professional, or managerial positions.)

A 45-year-old homemaker looking for general office work emphasized dress as a possible hindrance to finding and holding a job:

> The thing that worried me most about working outside the home for a living was the fact that I didn't have the right wardrobe. For so many years I had been putting all the money I could spare into clothing for my children. I had a couple of outfits for evening wear, but no business wardrobe. Young women put most of their paychecks into clothing and vacations. A family woman looks poorly dressed in comparison.

Midcareer concerns

A shibboleth in modern organizational life is that your record of accomplishment speaks for itself. Your job security is therefore directly related to your present skills and past contributions. If you are competent, so goes this belief, you do not have to worry about being bumped because of political considerations. Many midcareer women are skeptical about the veracity of the preceding statements. A good number of them—again, an estimate based on judgment and observation, not hard data—may feel that they are in danger of being replaced by younger, less experienced, less competent, but more physically attractive women. A scientist who attempted to bring suit against her employer reports on her experiences:

> As a Ph.D. microbiologist with 20 years of research contribution behind me, my credentials were impeccable. I worked as the assistant laboratory manager. When a new laboratory manager was appointed, he began to make life difficult for me. At first I thought he felt uncomfortable having an assistant manager working for him old enough to be his mother. He tended to avoid me and gave me very few important assignments. After awhile he hired a young microbiologist who began to take over some of my administrative chores, such as putting together the budget. Finally, I was asked to resign. Dr. ——— told me I had grown stale in the job and that the laboratory needed a fresh perspective.
>
> To me it was clearly a case of being discriminated against in favor of a younger and more attractive woman. I recognize that people find me unattractive, but that has nothing to do with my qualifications as a microbiologist or an administrator. I am not through fighting my case.

CAREER VERSUS FAMILY DEMANDS

A continuing problem for careerists and many women hoping to enter the work force is that of delicately balancing family and job demands. Only those women with partners who believe in sharing the household workload appear to avoid the occasional conflict between home and family demands. Career versus family demands can be a particularly acute source of conflict for women with children, but without partners.

Midlife women usually do not require the services of day care centers or babysitters, but they do face child care problems. Many midlife women have children at home who are too old for day care centers or babysitters, but too young to be left unsupervised after school. At times children in this age bracket have been referred to as "key children" because they often carry a house key around their neck. Carrying a key allows them the freedom to enter and reenter their own homes when an adult is not home.

Reentry women

The problem of balancing job and family demands is particularly formidable for reentry women because of its newness. Some women returning to the work force find it difficult to manage the dual task of running a household and finding a job. A sudden change takes place in the family balance as the mother requires additional support from other family members. A day of job hunting does not lend itself well to an evening of housework upon returning home.

Guilt about neglecting family demands is a vexing problem for many reentry women. Some women with husbands and children still question whether it is role-appropriate behavior for them to work outside the home—despite the fact that 41 million other women in the United States are in the labor force.

Concerns about neglecting family responsibilities are exacerbated the first time a work force returnee is faced with a family emergency. A bookkeeper received a telephone call at work from her oldest child, a 14-year-old girl. The daughter excitedly explained that her little brother had badly cut himself opening a can of tuna fish. Embarrassingly, the woman left the office in a rush, explaining that her son was involved in an accident. By the time the mother arrived home, the problem was entirely under control: the daughter had administered the appropriate first aid. Leaving the office created an interruption in the workflow that caused the woman's boss and one co-worker considerable inconvenience. In recounting the experience, the woman said she was upset over the incident for days and hoped a similar situation would never happen again.

Midcareer concerns

One of the reasons the midcareer crisis takes place when it does is attributed to a person's self-questioning. A woman intent upon climbing the organizational ladder sometimes questions whether she is providing adequately for the personal needs of her family. Outmoded cultural stereotypes about the proper role of a woman in society contribute to the problem. A midcareer hospital administrator describes an exchange with her daughter that would upset many women.

> During one of our family camping vacations, the dinner conversation turned to the children's plans for the future. Linda, our 8-year-old daughter was asked to speak first. She told the family that when she grew up she wanted to be the type of mother that stayed home during the day and took care of her daughter. I felt like resigning from my job upon our return home. I didn't do anything that impulsive, but I was left with a lingering sense of guilt. Maybe I should take a sabbatical some year. I just don't know.

Economic considerations and a woman's personal definition of her proper role in society should determine whether or not she works outside the home, (a situation no different than that of her male counterpart.) Yet the problem of adequately balancing career and family demands can precipitate feelings of guilt and anguish. Job or family neglect can have a similar impact on a serious-minded woman's psyche.

Favorable work arrangements for career versus family demands

Recent developments in the modification of traditional working time and arrangements are geared toward helping midlife women overcome some of the career versus family problems just described. One such arrangement is flextime,[10] more frequently used in offices than factories. A company using this system sets aside certain core hours in which everybody is expected to work. A core is typically from 10 a.m. to 3 p.m. Employees are then free to choose which hours from 7 a.m. to 10 a.m. and from 3 p.m. to 7:30 p.m. they wish to work. Under this arrangement, midlife women have the flexibility to take care of most family obligations that require attention during conventional working hours.

Part-time employment continues to be a boon for midlife women who wish to take care of family responsibilities during conventional working hours, but who do not require full-time pay. (Few midlife women without working husbands fit this category.) Some seasonal businesses recruit the vast majority of their seasonal help from the ranks of midlife homemakers.

Job sharing is a constructive way of redesigning a job so as allow two women, each of whom can work only part-time, to have an exciting job challenge. This is in contrast to part time work, which at the present time tends to be low paying and not intrinsically interesting. Job sharing arrangements are slowly working their way into the business world. One such successful application involves two midlife women.

Gladys and Janice share an advertising manager position in a photographic supply company. An outstanding advantage to such an arrangement is that the company gets an output in excess of the equivalent of one full-time person. Two people working half-time will usually produce more than one person working full-time, particularly in creative work. As Gladys explains:

> Both Janice and I will admit it. The job calls for coming up with new ideas. Usually the big ideas pop into view when your mind is fresh. Neither of us comes back to work feeling sluggish from a two-martini lunch, and we have no time to fritter away in water-cooler or coffee conversations with other people. I'm a morning person, and Janice is an afternoon person. If one of us has a family obligation to take care of, the other one fills in for her. Our job is always covered, and the company usually gets us at our peak period of productivity.

RECOMMENDATIONS

1. Managing reentry or midcareer crisis is primarily an individual responsibility. A recommended preventive action is for women to maintain a life-long pattern of self-development and personal growth. For instance, a woman with up-to-date education who

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[10] For a concise description of flextime,see Lee Smith, "Flextime: A New York Style Catchs On," Dun's Review, (March 1977), pp. 61–63.

has participated widely in community activities will find a job more readily than her counterpart who has not done so. A midcareer woman who keeps growing and expands her job-related knowledge is less likely to face a mid-career crisis than her counterpart, who through lack of initiative stagnates on the job.

An informational approach to maintaining a life-long pattern of self-development and growth is to "squeeze" some development out of every situation. For instance, a woman might work for an ineffective boss; perhaps one who indiscriminately criticizes subordinates. She might use the boss as a negative model—learning how not to manage subordinates.

2. The appropriate Federal agency should strongly encourage private and Federal organizations to operate career-development programs geared toward helping women achieve equal access to advancement opportunities. The sanctions necessary to encourage such programs can be included in the existing administrative structures that call for affirmative action programs.

3. Career guidance centers for women, staffed by professional personnel, are needed to help midlife women find suitable employment. Federal Government support of such centers might make it possible for them to be made part of existing social service agencies. Guidance assistance of this nature is already available to women who qualify for the Educational Opportunity Program.

4. Neighborhood youth centers might help alleviate the problem of after school care of adolescents and young teenagers. Ways should be sought to strengthen the function of existing centers. Perhaps a formal post-school hours activity program could be initiated where young people could study or have creative activities in a supervised atmosphere. Educational paraprofessionals could work in such supervisory positions.

5. Public information should be made available to the effect that returnees to the work force are in demand (assuming it is true). A campaign of this nature would be similar to the Federal Government advertising campaign stressing that many jobs do not require college degrees, only technical training.

6. Work organizations should be encouraged, perhaps through existing affirmative action programs, to have flexible work arrangements for midlife women with family (child) responsibilities. Among these flexible arrangements would be job-sharing, flextime, and an increase in part-time employment opportunities.

CONCLUSIONS

1. Two job-related problems faced by many midlife, women are (a) that of entering or reentering the job market, and (b) midcareer crisis.

2. Many women would benefit from private and public counseling services aimed at helping them deal with reentry and midcareer crises.

3. Job discrimination against women at higher levels helps contribute to midlife crisis among women.

D. DEVELOPING NEW CAREERS AND FINANCIAL INDEPENDENCE*

(By Charlotte R. Tatro, Ph. D. and Jacqueline Boles, Ph. D.)

BIOGRAPHY

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Jacqueline Boles, Ph. D., is Associate Professor, Sociology Department, Georgia State University, Atlanta, Ga. She has taught graduate and undergraduate courses in sex roles and work. She has published extensively in scientific journals, including "Sociology and Social Research" and "Sociology of Work and Occupations." She is a frequent guest on national radio and television and speaks on topics relating to sex roles and employment. Boles is a consultant to the Institute for Women's Research and Studies at Florida International University.

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*All case studies are from the files at Florida International University, Institute for Women's Research and Studies. The authors express appreciation to Joanna Wragg for her editorial assistance.

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ABSTRACT

Women are entering the labor force in increasing numbers, with many midlife women starting new careers. These women require job counseling, educational and other support while adopting a more independent role, and realistic financial information. Women, who traditionally have been sheltered from dealing with practical money matters, would benefit both in their personal and professional lives by learning math, budgeting, and other financial matters.

Federal funding should be made available for special training and orientation programs to help midlife women make the transition into the labor market. Another aid to reentry women would be greater recognition and accreditation for voluntary experience.

Midlife women can be trained for many new careers; for example, nuclear medicine technology, computer science, health safety, and business and finance. However, the best opportunities are in fields such as fundraising and public relations, where the required training is minimal and previous life experiences are relevant.

NEW CAREERS—TRADITIONAL AND NONTRADITIONAL

Women are entering the work force in record numbers. Forty-nine percent of all women are currently employed. Many are midlife women entering new careers.[1] A "new career" for a woman may refer to her entry into an occupation in which women have not traditionally worked. However, since the focus of this paper is the midlife woman, her first entry into the job market may be designated as a "new career" for that individual woman. Whether or not the career previously had women in it is not an important issue to this woman.

For the midlife woman, nontraditional fields offer more opportunities than traditional fields. She will not be competing with women 10 years younger, and the stigma of "lack of experience" is not as great. Furthermore, there will be no seniority gap for her to close.

The equal rights movement, civil rights movement, women's movement, and other contemporary social movements have led to a reassessment of hiring policies by many employers. One result has been women's growing awareness of their employment opportunities in occupations previously stereotyped as "male." However, many women still lack knowledge of their opportunities.

A midlife executive secretary for one of the largest southern utility companies tells how she discovered a new career option and transferred from a secretarial position to a middle management budget position. This very traditional nonfeminist executive secretary was asked by her supervisor to type the company's affirmative action plan to the Federal Government.

> Since my work is completed swiftly and accurately, Mr. Jones, the Vice President for whom I worked, requested that I help him by typing the company's affirmative action plan. At that time, I had no idea what this plan covered. Reading it while I typed, I discovered a stated commitment by the company to provide equal job opportunity to all employees. After finishing the report, I asked Mr. Jones, "Does this statement apply to me?" When he answered, "Yes," I said, "I'd like to apply for an opening in the budget section." He said that he would work on my request. A few weeks later, I was transferred into this new section. Since the move, I have received three promotions and several raises.

In general, research studies indicate that counselors and others often perceive career participation as inappropriate for women, and fail to discuss realistically career potential with them.[2]

THE NEED FOR FINANCIAL GUIDANCE

"New careers" are only one part of midlife women's problem. A recent 48-year-old divorcee asks, "What possible future is there for the woman who must be self-supporting, but has little or no experience outside the home?" This woman and her counterparts are candidates for economic deprivation unless they receive immediate and realistic financial guidance.

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[1] The labor force participation rate for women age 35 to 64 for the month of May 1978 was 53.5 percent (telephone conversation with Women's Bureau, Department of Labor).

[2] S. A. Mishler, "Barriers to the Career Development of Women," in "Emerging Woman Career Analysis and Outlook," S. H. Osipow, ed., (Columbus, Ohio: Charles E. Merrill Publishing Co., 1975), p. 122.

Some financial advisers state that if a woman waits until midlife to seek counseling regarding her present and future financial security, she is so far behind that her case is hopeless. However, counselors in over 100 university-based women's centers in the United States see change, rapid learning, and narrowing of the gap in understanding of financial matters by midlife women.[3]

Admittedly, a woman who reaches midlife without having developed a basic understanding of budget will have a difficult time achieving financial independence. But dependency can be overcome with training and work on the part of women. Some women must be shocked out of their complacency, for example, as in the following case history:

> Janice, confused by impending divorce proceedings, 30 years removed from compensating employment, was oblivious to her financial situation. A counselor told her that unless she worked to become aware of her financial alternatives, she might well end up as depicted in a television documentary—aged, abandoned, and left searching for dinner in a garbage can or stealing it by shoplifting from the grocery counter.

Janice had assumed the traditional dependent female role and was forced by the divorce to adopt a new independent role.

TRADITIONAL ROLES AND DEPENDENCY

The popularity of Marabel Morgan's seminars and best seller, "Total Woman," indicates the comfort which many middle and upper income women find in a dependent role in the home. The extent of this dependency role was expressed by a workshop participant.

> I'm a college administrator's wife . . . I have been married to this man for almost thirty years . . . At this time I cannot feel myself an independent person without him. Our lives are so entwined—mentally, physically, and vocationally—that while I feel I am a whole person, I think should I not have him at this point, I would not be. I think he is what makes me a full person.[4]

Traditionally, the midlife woman has been socialized into the "feminine" traits of dependency, passivity, subjectivity, and nonassertiveness. At midlife, if circumstances necessitate her entry or reentry into the job market, she is at a disadvantage because of her early socialization. In fact, this woman has to learn a whole new set of behaviors if she is to succeed in adult occupational roles.[5] These new behaviors are action orientated, and include assertiveness, objectivity, and independence.

We are in a time of rapid change: opportunities for personal growth and development are expanding, role definitions are changing, family structures are unstable and divorce rates soaring, life expectancy is increasing, and the cost of living is rising. Under such circumstances, the woman becomes more vulnerable to future shock.

Future shock has affected the middle-income woman more traumatically than her lower and upper income counterparts. Many lower income women become self-sufficient because of continuing work outside the home, and understand the techniques for gaining financial support from social welfare institutions. Upper income women, because of their wealth, do not experience financial trauma, and if they choose, can maintain a position of dependency throughout life.

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[3] Betty Siegel and Charlotte Tatro, "Survey of Women's Programs at United States Colleges and Universities" (unpublished manuscript, 1975).

[4] Participant, Conference on "The Administrator's Spouse," sponsored by Florida International University and the American Association of State Colleges and Universities, 1974.

[5] P. D. Rey and D. S. Russell, "Some Proof That Women's Studies Courses Can Raise Consciousness," Phi Delta Kappan, June 1978, p. 717.

THE ECONOMIC REALITIES OF DIVORCE

Ninety-six percent of American adults marry. Nationwide, over 38 percent of marriages end in divorce. The impact of low female earnings is particularly severe in female-headed families; in 1970, 4.8 million children under 18 years of age lived below the poverty level in female-headed families.[6]

In Dade County, Fla., an area more populous than a number of States, three out of four marriages end in divorce. Women from such broken marriages bring their concerns—economic, employment, education, legal, and social—to colleges and university workshops. Evidence of the economic concern was expressed at a divorce seminar sponsored by the Dade County Bar Association and Florida International University. From the more than 400 midlife women attending, the following problems were submitted to six of Florida's most knowledgeable divorce attorneys.

Faced with impending divorce, anxiety over financial insecurity was expressed by one housewife.

> My childless marriage of 26 years was dissolved this year. I was awarded permanent alimony due to age and health. What happens when my former husband retires from his present high-salaried position to a modest pension? He is remarrying immediately. He may have children from his new marriage. He may not be able to continue alimony payments.

Similar feelings were expressed by a woman who had worked with her ex-husband in his medical instrument repair business. She was deeply concerned with her future employment options.

> What can a woman do who has worked all her life with and for her husband in specialized fields, whose husband has prevented her from being able to continue in these fields, who is over-age and has received no rehabilitative alimony, who doesn't qualify for help by Florida Vocational Rehabilitation, and who has been reduced to poverty?

Many current midlife women have very little work experience outside the home. However, in future generations, if the present trend continues, a large majority of the women will have experience in the job market.

The following is a case study of one midlife woman who faced the career choice dilemma when forced into a divorce.

> Janice Thomas was forty-eight. She faced an unwanted divorce. Married at 18, she reared three children, helped her husband achieve financial success in the insurance business, worked in Scouting, and "toyed" with free lance writing. The judge awarded her three years alimony. This midlife woman, with no financial resources, would then be on her own. Janice, with a high school diploma, dependent for 30 years on her husband, was not prepared to achieve financial independence in the real world.

The counselors she went to launched her on a program of reading—"The Art of Selfishness" and "Psychocybernetics"[7] From the reading, she began to realize that she must be responsible for herself.

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[6] Juanita Kreps, "The Occupations: Wider Economic Opportunity," p. 9. (Mimeographed.)

[7] David Seabury, "The Art of Selfishness," (New York: Simon and Schuster, 1937). M. Maltz, "Psychocybernetics" (Englewood Cliff, N.J.: Prentice Hall, 1960).

To prepare her for better opportunities in the labor market, the counselors suggested that she earn a college degree. Juanita Kreps might question this advice. She indicates women may be overinvesting in education. She notes that in contrast to other minority or disadvantaged groups who suffer an educational handicap, women are overeducated for most of the jobs they perform.[8]

In earning her degree, Janice bypassed many hours of formal classwork by gaining credit for her life experiences. The college level examination program (CLEP) she took awarded her 25 hours through its testing program. Life Lab, Miami Dade Community College, Miami, Fla., a junior college program for mature students, permitted her to earn her A.A. degree through reading, seminars, and journal preparation. Using her freelance writing experiences, community service, independent study, and classroom lectures, this highly motivated midlife woman was awarded both her A.A. and B.A. degrees 2 years after entering college.

More significantly, she grew from an extremely dependent person into one who was enthusiastic about embarking on a career and achieving financial independence. She moved from a total lack of understanding of financial matters to one of orderliness and concern with financial responsibility. Many people assisted her in this transition—the counselors, her attorney, her accountant, and the numerous instructors in credit and noncredit courses.

During counseling, Janice evaluated her career options and opportunities. Open fields in her community, such as computer science, accounting, and management were presented to her. She felt these were too far removed from her background, and that she could not successfully handle the academic requirements. Since she liked books and writing, she was encouraged to consider the related field, book sales. She found this suggestion, which meant travel to unfamiliar locations, somewhat threatening.

Finally she decided to develop a career in insurance, a field she had worked in with her former husband. She had already passed the necessary examinations and understood the work. She felt that her opportunity for success and her ability to earn a satisfactory income were possible in this career.

Janice understood that her academic training was not necessary for her career goal. However, the counselors felt that the 2 years invested in her transition from dependence to independence were necessary for her maturation. Without this personal growth, encouraged by her university experience, her chances for career success would have been minimal.

MIDLIFE CAREER ENTRY

Income tax laws discourage married middle-income woman from participating in the work force. For this reason, moderately successful husbands encourage their wives to be homemakers. Not only is the cost of the wife working outside the home great, but her income forces the family into a higher tax bracket. Therefore many women avoid entry into the labor market unless it becomes an economic necessity.

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[8] Kreps, op. cit., p. 16.

The best economic opportunities for the midlife woman are in nontraditional careers. It is a myth that women's innate talents lend themselves better to nurturing types of occupations, such as teaching and nursing, rather than to more scientifically-orientated careers, such as electronics, chemistry, and mechanics. In the recent past, women who did not work in these naturally "feminine" fields were viewed as peculiar or outright abnormal.[9]

The midlife woman should be socialized to understand the positive rewards and higher pay of working in non-nurturing types of careers, such as sales and fundraising. Simultaneously, it is equally important that employers and our society learn to accept these types of careers as appropriate and right for women.

Another area that women are uniquely equipped to work in is fundraising because of their years of experience managing Girl Scout cookie sales and organizing March of Dimes. (Volunteer work is also useful as a transitional step to many other types of work. See paper on Volunteer Work.)

A midlife woman entering the work force must have confidence in her ability if she is to be successful. One way to acquire this self-confidence is through orientation and training courses offered at universities and elsewhere. They help the midlife woman accurately assess the employment market and set realistic career goals and plans for accomplishing them.

One of the fundamental tools for entry into the job market is the résumé, a statement of skills and experience that qualify an applicant for a job. The exercise of constructing the résumé helps clarify a woman's thinking about her abilities and accomplishments. It also is excellent preparation for the interview.

Recently, an attractive woman in her fifties showed the counselors her résumé. She had spent months preparing it, with the help of an employment counselor. But four potential employers had been uninterested in hiring her. The woman was a capable nationally syndicated columnist with an M.A. in history. Yet, on viewing her lengthy, unfocused "résumé," one could understand the reluctance of potential employers to even read the document.

One 60-year-old woman who came to a résumé preparation program was known throughout the United States for her volunteer work. Her dresser drawer was full of certificates and awards. But she did not know how to present her credentials in the marketplace. With help in articulating her outstanding abilities, she wrote her résumé and secured a position as a fundraiser for a large religious organization.

This case history illustrates the fact that women do not learn how to articulate their credentials while washing dishes, cleaning house, or tending children. They need concrete guidance to learn how to use the vocabulary that best describes their managerial, fundraising, budgeting, and selling skills. In résumé preparation workshops, women are encouraged to use active verbs to describe skills gained in voluntary work. Some of the verbs suggested are administer, develop, direct, organize, plan, compute, lead, evaluate, design, supervise, initiate, interpret, train, select, arrange, and negotiate.

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[9] Osipow, "Emerging," p. 4.

Employers should be educated to positively evaluate life experiences and to consider them as valid credits toward paid employment in the business world. The effort to award credit for volunteer experience was supposedly successfully accomplished several years ago. However, many employers still do not give full weight to voluntary work:

> Mary Ann Green, a 48-year-old counselee, recently completed her college career. Her résumé indicated extensive public relations background as a volunteer and in a few minor paid positions. Much to her surprise, a panel of four women interviewing her for a position at an area YMCA asked, "Which of these experiences are professional and which are volunteer?"

The implication of such a question is that the quality of public relations performed by a volunteer is less professional than the quality of work performed by a paid employee. An attitude that denigrates the past work of a community volunteer as inferior is counterproductive in a society that needs to utilize the mature experienced person in the labor force in order to prevent her from becoming a drain on the welfare system. Ms. Greene plans to answer future interviews by saying, "All my work is professional."

Résumé writing is a fundamental skill for any woman entering the job market. Often the woman has not taken an inventory of her skills and abilities for 15 to 25 years. She may not remember many of her accomplishments. It may take this woman days of concentration to develop an effective résumé. Time spent in this activity builds her confidence and may move her from a position of "I have done nothing to qualify me to enter the job market," to "look at all the managerial skills I have amassed as I worked in the home, community, church, and schools over the past 20 years."

When women understand that they have been "managing, directing, organizing, coordinating, and implementing" for years, both in the home and in volunteer organizations, their whole concept of themselves and their work potential changes. They then can find new careers from the many opportunities available to them today.

One midlife woman who had extreme difficulty finding and holding an accounting job, even though she was well qualified, wrote about the impact of her résumé in her job search:

> On January 23 [illegible]78, you spent several hours teaching me how to prepare a résumé. It took me approximately 5 weeks to prepare this résumé.
>
> The new résumé looks quite good and tells the prospective employer everything he should know. Several were mailed out in response to blind advertisements appearing in the Miami Herald. I received responses to two of the three ads answered. In both cases, I was interviewed by accountants. Because of the detailed résumé, I did not have to answer any questions. Both men spent the entire time telling me about the positions that were open. Both positions were offered to me. Although neither were what I was seeking, I did make a choice, as I had been out of the full-time work force for over one and a half years. Making a choice was something that I had not been able to do in the past year and one half. That alone was an accomplishment.
>
> Your short course, the résumé produced by it, your kindness and interest—all of these things have had a tremendous impact on my thinking, and my ability to do the job and deal with people * * *

Other experiences important to women at the entry level are goal setting, time management, values clarification, and career planning. Women need to make a careful assessment of jobs available in the community and to understand their options. Most midlife women have given little thought to how they spend their time, what they want out of life, and what they can profitably do with the rest of their lives. Training, counseling, formal education, role models, and discussion groups can clarify these areas of thinking.

A reentry woman in her late fifties secured a job as director of a day care program for a large county. She was no match for the political civil servants with whom she worked. After taking a training program, she wrote a letter to the Institute for Women, indicating new directions she planned for her life:

> * * * I have made several decisions because of it (recent training program). First I want to take a course in assertiveness training, because I realize that is one of my weak spots. I do not want to be aggressive, but I need to assert myself more than I do. The second is I want to take a course in bookkeeping and accounting. Third, I shall take at least one course in computer programming. I need to know these things and have always thought that I did not have a mathematical mind and could not learn them. I will not try to take them all at once, but I plan to start immediately.

In short, orientation and training courses for midlife women can give them the self-confidence, basic skills, and know-how necessary to make a viable transition into the job market.

FACTORS IN ACHIEVING CAREER SUCCESS

An extremely successful program for midlife women is administered by Abbie Smith at George Washington University. Ms. Smith manages a noncredit training series to prepare participants for careers as legal assistants, landscape architect assistants, publication specialists, and fundraisers. Her unique approach virtually assures employment and financial security to those who complete the instruction.

Successful professionals in the fields guide the course participants through lectures and practical experiences. The informal relationship developed between students and lecturers during the course leads to professional employment for about 90 percent of the program graduates. As Priscilla Jackson notes in "The Job of Job Hunting," most people are hired through people they know, rather than from a classified ad, employment agency, or national directory.[10]

Mobility

The type of positions available to midlife women depends on the local job market. The woman who can be mobile may have some advantages. If the woman has no previous work experience outside the home and volunteer community, her best opportunity may be in her home area where she is known and where she understands the market.

Many married midlife women have spent the past 25 or 30 years moving from one part of the United States to another as their husbands were promoted up the career ladder. This highly mobile lifestyle usually offers only one of the mates an opportunity to develop a career. Traditionally, the male partner has furthered his career; the female has limited her career development, as well as further education.

Alice Rossi, noted sociologist, asserts that if the woman works part time or periodically, based on her child-rearing pattern, she will not fully develop professionally. During early adulthood, her most creative professional years, her attention and energies are divided. If she alternates homemaking and work, familiar expectations for her are likely to be rearing children when she is not in the marketplace. These role expectations are then difficult to modify after she returns to work.[11]

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[10] Priscilla Jackson, "The Job of Job Hunting," in *New Life Options* ed. by Rosalind K. Loring and Herbert A. Otto (New York: McGraw-Hill, 1976), pp. 87–108.

Innovative approaches to the problem of a woman's career are being explored by some married couples. A university dean was offered an executive vice presidency by a large northern institution. One of the conditions to be fulfilled before he accepted the new position was stated in his letter of consideration: "Before I will accept the offered position, a position for my spouse at or above the level and salary at which she is presently employed must be located." This stated condition was met by the new university. Neither spouse disrupted a career in this mobile situation.

Some couples alternate opportunities for career mobility. First one mate accepts a career opportunity; the next job change that involves a move is decided by the other mate. This pattern generally leads to the disruption of one of the partner's careers.

To successfully compete in today's job market, adults must set realistic career goals and effectively work toward accomplishing them.

FINANCIAL KNOWLEDGE AND CAREER SUCCESS

For a woman to have real success in the business world, financial knowledge is imperative. Many women reach midlife with little or no idea of the income necessary to maintain a chosen lifestyle. Further, they may have almost no budgeting knowledge. In fact many women, succumbing to the stereotype, plead an inability to balance a checkbook and view this gap in knowledge as normal, acceptable, and even desirable. The divorcee complicates her situation if she is unable to provide her attorney with such basic information as her cost of living and previous family income.

Math anxiety

Innovator Sheila Tobias has coined the phrase "math anxiety" to describe people who have developed a fear of numbers. This fear is traditionally identified with women. A major effort is being launched throughout the United States to overcome math anxiety.

Lucy Sells, a sociologist, found that 57 per cent of first year Berkley male students had taken 4 years of high school math, whereas only 8 percent of the female students had. As a result, 92 percent of the freshman women could major in only 5 out of the 20 available fields, since calculus was a requirement for the others. Sells said, "Nobody told the girls they couldn't get jobs in the real world unless they knew math."[12]

Locally in Dade County, Beth Collier leads an effort to overcome this knowledge gap. A retired CPA who received her B.A. in history when she was in midlife, Ms. Collier teaches classes in Women and Finance. A trained speaker with a sense of humor, she leads women through an examination of their financial lives.

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[11] S. A. Mishler, "Barriers," p. 137.

[12] Math Mystique "Fear of Figuring," Mar. 4, 1977, p. 36.

Her teaching is based on experience. A divorcee at midlife, she shares her hard-earned knowledge with the novice. Nothing is too simple or too complex for her to take up in her quarter-long workshops. Simple skills such as check writing, and more difficult tasks such as bookkeeping, understanding wills, securities, trusts, stocks and bonds, and preparing income tax are all subjects she teaches. An enthusiastic and patient person with Ms. Collier's background and honesty is indispensable to the midlife woman, who may be embarrassed by her dependency and fear of financial matters.

Three women moving up the career ladder recently reported that they worked long hours on budgeting and other financial matters for their supervisors. They used these newly acquired financial skills to gain promotions. To enhance their opportunities for better careers, women should be encouraged to gain math-related skills by studying budgeting, finance, and accounting in credit and noncredit programs.

NEW CAREERS—THE PRESENT

Dr. Louise Vetter, Senior Research Specialist, National Center for Research on Vocational Education at Ohio State University and other counselors working in women's programs around the country feel that there are no special "new careers" for women. "New careers" may refer to either a woman's entry into occupations traditionally stereotyped as male, or a woman's entry into her first career.

Younger women, because of mechanical and scientific skills mastered in school, and realistic goal setting, have a better opportunity for success in the job market than their predecessors. A midlife American female executive points out the superior skill level of young women. Mercedes A. Bates, $50,000 a year General Mills vice president says, "Today women start with knowledge it took me 20 years to acquire, so that they can start running right away." [13]

A midlife woman in a mobile career pattern may suddenly reach a barrier because of a lack of training in her younger years. For example, Corporate Secretary Conklin feels that General Motors would welcome her further mobility, but is aware that she has neither the financial nor engineering background typical of top GM officers.[14] At this point in her career, she feels she cannot afford to take time off to develop the needed background.

At midlife, a woman or a man cannot join the work force as a pilot, a doctor, or dentist because of the extensive training required for these careers in our society. However, training for certain career positions is practical.

In Dade County, one midlife woman, with children still at home, entered college and began to study math and computer science. After talking with the counselors in the women's center, she changed her major to engineering. Several companies offered her fairly high-paying positions after she graduated. She worked for an international electronics firm for 1 year. The following year, Southern Bell sought her out and offered her a much better position. This midlife woman, entering the job market for the first time after completing her education, rank in the top echelon of women receiving salaries over $25,000 a year.

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[13] "Corporate Woman's Slow Climb to the Top," Business Week, June 5, 1978, p. 100.
[14] *Ibid.*

Engineering, accounting, business management, health safety, and computer science are among the higher paying nontraditional careers. Respiratory therapy, nuclear medicine technology, medical records technology, and dietetics fall in the medium salary range. Opportunities fluctuate depending on local economics.

The best opportunities for women entering the job market for the first time are in fields which require minimal training, and where knowledge gained from life experiences can be used. Among these careers are fundraising, public relations, sales of large ticket items such as real estate, office machines, automobiles, and insurance.

RECOMMENDATIONS

1. Title I, of the Women's Educational Equity Act and other sources grant seed money to start women's programs at colleges and universities. The school is then expected to continue the programs and make them self-supporting. The clients in these programs are the displaced homemaker, the divorcee, the economically disadvantaged, and the widow. These women are financially unable to pay their own way. The programs provide women with career information in nontraditional areas, assist women who must enter the job market for the first time, and counsel women for career change and advancement.

Federal funding should be found to subsidize these programs so that midlife women can become independent.

2. Employment and school counselors should be encouraged to counsel female students and clients into careers with the greatest opportunity. Sex as a variable in career counseling should be overcome.

3. Employers, with government setting the example, should be encouraged to consider volunteer experience for credit toward employment in the marketplace.

4. Income tax laws should be revised to end tax disadvantages to the middle- and upper-income families in which the female and male both work outside the home.

5. The National Science Foundation, on a small scale with minimal funding, is encouraging women to seek and utilize their scientific training for employment. Programs encouraging women in the area of science should be expanded and funded at a higher level.

6. Textbooks in the public school should present nonsexist philosophies, attitudes, and values. Sexist texts should be considered a violation of women's civil rights.

7. A major thrust should be made to enlist the aid of junior and senior high school counselors and teachers to stress the importance of math for young girls aged 12 and 13. By continuing their math training, young girls open up a whole range of lucrative and uncrowded fields for employment.

Part V. MONEY MATTERS

A. PRIVATE PENSIONS AND WOMEN*

(By James H. Schulz, Ph. D.)

BIOGRAPHY

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*Contributing to the data analysis reported on in this study were Dr. Barry Friedman and Mr. Thomas Leavitt. Funds for this work were provided by the National Science Foundation and the AARP/NRTA Andrus Foundation.

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ABSTRACT

For women special problems related to pensions arise as a result of the changing nature of their work roles and increasing rates of marital dissolution. Most of the recent attention has focused on the social security system. But important issues also arise in connection with private pensions.

Recent survey data show that while a minority of all private wage and salary workers are covered by private pensions, a still lower proportion of women are covered. Not surprisingly, then, it is also true that a much lower proportion of women ultimately receive private benefits when they retire.

Survivor provisions in private pensions are especially important for women. But private pension plans over the years can be characterized as having poor survivor benefits. In most private plans the worker has had to bear personally the entire burden of protecting the spouse through a joint and survivor option. The Employment Retirement Income Security Act of 1974 (ERISA) now requires that all plans provide workers with the opportunity to protect their spouse with this type of benefit. Data show, however, that post-ERISA many plans—covering large numbers of workers—still require the worker to pay the cost of this protection through lower pension benefits.

INTRODUCTION

Private pensions have assumed a growing role in providing retirement income in the United States. During the last couple of decades, private pension coverage has grown rapidly, benefits have risen sharply, and private pension funds have mushroomed to about $250 billion.[1]

The origins of our reliance on private pension plans for retirement income can be traced directly to the economic insecurity constantly confronting generation after generation of American workers. Throughout our history most Americans have never been willing and/or able to rely completely on personal means or close-knit family relationships for economic security. Yet for the bulk of workers, the economic instability and personal hardships of our market economy—with its ever-dynamic creation and also destruction of businesses and oftentimes whole industries—made economic provision for old age difficult.

The depression of the thirties crushed much of the traditional resistance to Government intervention in the economic security area. Social security was introduced—both as an income support program and as a mechanism to discourage older worker employment in a period of job shortage.

But social security benefits were deliberately set very low. This new pension role for the Government was still suspect and was balanced by a desire to allow for and encourage private saving. The private pension sector that existed, on the other hand, was relatively small, and benefits were also very low. Only about 10 to 20 percent of the private labor force was covered by the early 1940's.

PRIVATE PENSION COVERAGE TODAY

Private pensions today still cover a minority of the private labor force. Current estimates of pension coverage vary and are subject to large error. The Social Security Administration's published estimate, however, is the one most frequently cited. The most recent figure is for 1975; it is estimated that about 46 percent of private wage and salary employees were covered by either a private pension or a deferred profit sharing plan in that year.[2]

The nature of the retirement income promise from private pensions as compared to profit sharing benefits is very different, and therefore it is not desirable to lump the two together statistically. Profit sharing plans alone, given the inherent uncertainty of the ultimate payout, are a more debatable way of providing for retirement for the approximately 2 million workers with only this type of coverage. The recent experience of Sears, a leader among companies relying on profit sharing for retirement benefits, is illustrative. Poor profit sharing returns, and the consequent dissatisfaction of the Sears management and workers, resulted in a decision by that company to cover workers by an additional regular pension plan.

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[1] See "What Roles for Private Pensions," chapter 7 in James H. Schulz, "The Economics of Aging" (Belmont, Calif.: Wadsworth, 1976).

[2] Martha Remy Yohalem, "Employee-Benefit Plans, 1975," Social Security Bulletin, vol. 40 (November 1977), 19–38.

It is important, therefore, to distinguish between these two types of coverage. Unfortunately, published estimates are not available. Using available data, however, we estimate that 42 percent of 1975 private earners are covered by a private pension plan only, or by both a private pension and profit-sharing plan.[3]

Almost no information has been published on the characteristics of persons covered by these private pensions. Only a few surveys are available to provide any kind of useful information. First, the Social Security Administration gathered information from social security recipients retiring during the 1968–70 period. Known as the "Survey of New Beneficiaries," it reported significant differences in prior coverage between retiring men and women, among workers of different industries, between high and low earners, and between whites and nonwhites.

These differences in coverage resulted in differences in who ultimately received benefits. The survey showed, for example, that about 36 percent of all newly entitled social security recipients previously employed in private industry were receiving or expecting to receive a private pension or profit-share benefit in retirement. However, only 21 percent of "retiring" women workers in the survey, as compared to 47 percent for men, were actually private pension recipients.[4]

Similar findings were reported by a later survey sponsored jointly by the Treasury, the Bureau of Labor Statistics, and the Social Security Administration. In April, 1972, a special set of questions was added to the "Current Population Survey" to gain (among other things) additional information on private pension and profit-sharing coverage. This survey, however, was restricted to full-time workers, and hence the resulting coverage percentages are higher than statistics including part-time workers.

Table 1 shows differences in pension coverage by various characteristics. It is to be emphasized that, unlike the "Survey of New Beneficiaries," this survey made estimates for all age groups in the labor force—not just for a group of individuals "entering" retirement. Again, the sex, race, industry, and earnings level differences are quite dramatic. While 52 percent of men are covered by a private pension or deferred profit-sharing plan, only 36 percent of women workers are so covered.

Finally, the Social Security Administration's Retirement History Study, a longitudinal survey, provides information on the ultimate receipt of private pensions. An analysis of these data was done for 1972, looking at workers covered by a private pension on their longest job. This study indicates that even among covered workers there is a substantial gap between prior coverage and actual receipt of the benefit. "Seventy-two percent of the men but only 55 percent of the women private wage and salary workers who were covered by a pension on their longest job and who earned no money in 1972 received benefits from a private or union pension in that year."[5]

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[3] The estimate was made as part of a broader study of private pensions currently underway at Brandeis. This estimate is based on tabulations of information reported to the Government on form EBS–1 and data published by the Bureau of Labor Statistics.

[4] U.S. Social Security Administration, "Reaching Retirement Age," Research Report No. 47 (Washington, D.C.: Government Printing Office, 1976).

TABLE 1.—*Private pension and profit sharing coverage, April 1972*

Wage and salary workers in private industry:	*Percent*
All full-time and part-time employees	44
Full-time employees only	47
Men	52
Women	36
Whites	48
Nonwhites	39
Full-time employees, by industry:	
Communications and public utilites	82
Mining	72
Manufacturing	
Durable goods	63
Nondurable goods	57
Finance, insurance, and real estate	52
Transportation	45
Trade:	
Wholesale	48
Retail	31
Construction	34
Services	29
Full-time employees, by earnings:	
Men earning less than $5,000	26
Women earning less than $5,000	31
Men earning $5,000–9,999	58
Women earning $5,000–9,999	58

Source: Walter W. Kolodrubetz, "Employee-Benefit Plans, 1972" Social Security Bulletin, vol. 37 (May 1974), 15–21 and Walter W. Kolodrubetz and Donald M. Landay, "Coverage and Vesting of Full-time Employees Under Private Retirement Plans, Social Security Bulletin, vol. 36 (November 1973, 20–36.

WHY THE LOWER COVERAGE OF FEMALE WORKERS?

What accounts for the difference in coverage between men and women? An analysis was carried out to determine the best predictors of private pension coverage. The 1972 current population survey data discussed above were used for this investigation, and multiple regression analysis was employed in an attempt to further explain the cross-tabular findings shown in table 1.

The coverage question asked in the 1972 survey was:

> Excluding Social Security, Railroad Retirement, and Veteran's Pensions, are you covered in your present full-time job by a pension or profit-sharing plan providing retirement benefits?

If the respondents answered "yes," they were then asked whether they had made payments toward the plan and whether their benefit credits were vested.

From the responses on coverage, a dummy variable was constructed equaling one if the respondent answered "yes," zero if "no." Those who either did not know or did not respond were excluded from further analysis. This dummy variable was then used as the dependent variable in the regression analysis.

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[5] Gayle B. Thompson, "Pension Coverage and Benefits, 1972: Findings from the Retirement History Study," Social Security Bulletin, vol. 41 (February 1978), 3–17.

The self-employed were also excluded when running the regressions. In addition, since a number of individuals listed in industries (especially the service industry) were employed by the Government, the regressions were limited to those persons working for private employers. Given the substantial variations observed in cross-tabulations of average pension coverage by industry, the regressions were run separately for nine major industry groupings.

Tenure on the job was represented by three dummy variables—tenure less than or equal to 1 year, tenure greater than 1 and up to 4 years, and tenure greater than 4 and up to 15 years. Age was represented by three dummy variables—under age 25, age 50–61, and over age 62. In preliminary estimates, the variable for those under age 25 was never significant and was therefore omitted in the runs reported. Other variables included on the regressions were annual earnings and dummy variables for sex, urban or rural residence, whether a high school graduate, and several occupational categories.

The results of the regression analysis are presented in the appendix. The standard error measure can be used to judge statistical significance of various variables. Table 2 indicates for each industry which variables were significant. Low tenure on a job and/or having a managerial occupation were both negatively related to being covered by a private pension. Earnings level is strongly and positively related to coverage in every industry. In many industries, living in an urban area and being a high school graduate are also statistically significant.[6]

TABLE 2.—SIGNIFICANT VARIABLES[1]

	AgrFish	Mining	Construction	Manufacturing	Transportation	Communications/utilities	Trade	Finsre	Service
Ten 1	−	−	−	−	−	−	−	−	−
Ten 14	−	−	−	−	−	−	−	−	−
Ten 515				−			−	−	
Age 5061				−			−		−
Age 062				−			−	−	−
Wage	+	+	+	+	+		+	+	+
Male			+	+				+	
Urban		+	+	+	+	+	+		
HS grad			+	+		+	+	+	
Prof 2	+								
Manager 2	+	−	−	−	−	−	−		
Sales 2				−				−	

[1] + and − indicates statistically significant variable with positive or negative sign.

Source: Multiple Regression Analysis (see appendix).

While differences in coverage by sex are pronounced in cross-tabular findings, the multiple regression analysis confirms that much of this difference is explained by the differing prevalence of private pensions in various industries and types of jobs. The only industry where sex is strongly significant is manufacturing. However, the size of that industry, and the fact that manufacturing includes a wide range of diverse sub-industries (such as the textile, food, automobile, and chemical industries), make it likely that there are large differences in coverage within manufacturing itself and variations in female participation in these sub-industries.

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[6] One other variable not shown in the results is size of firm. Regressions were run that included a dummy variable for small or large firms as an independent variable. We found, consistent with a priori expectation, that this variable was statistically significant and positive—without changing in any major way the significance of the other variables (such as tenure and wage) previously cited.

Hence, the findings clearly indicate that the lower level of pension coverage for women is a result of the fact that they tend to be employed in those jobs and industries where there is lower pension coverage for all workers.[7]

Likewise, when individuals were separated by industry and other variables were controlled for in the regressions, race (entered as an independent variable) never emerged as a statistically significant variable.

TRENDS IN PENSION PLAN GROWTH

If working women are to benefit from the economic protection in retirement offered by private pensions, coverage must be extended in those industries where it is now low. Unfortunately, the general growth in pension plan coverage has slowed considerably during the last decade. In fact, many people fear that the administrative and regulatory costs imposed by ERISA also have encouraged some plans (especially smaller ones) to go out of existence, and will continue to discourage the formation of new plans.

The Employee Retirement Income Security Act (ERISA), did not obligate any employer without a pension plan to establish one. Thus, ERISA contained no provision beyond the tax incentive policies formulated in the Revenue Acts of 1942 and 1954[8] to encourage the expansion of private coverage. Rather, ERISA (among other things) significantly expanded the supervision and regulation of private plans by the Federal Government through the Treasury, Department of Labor, and a newly created agency—the Pension Benefit Guaranty Corporation.

In addition to the taxpayer costs of the Federal supervisory agencies and their staffs, considerable new regulatory costs are imposed on the businesses with pension funds. These costs arise from the necessity of providing information to the Government in order that it can carry out its various supervisory roles. Because of the complexity of the new regulations, business must often either develop staff or hire outside consultants to provide them with the expertise necessary to insure compliance with the new law. Businesses have been complaining strongly before congressional committees about both the high costs of reporting required information to the Government, and the costs of simply understanding the new law.

In addition to changing rates of plan creation and determination stimulated by the passage of ERISA, pension plan formulation and termination has been influenced by the serious economic downturn of recent years. Of the total number of plans that filed termination notices with the Pension Benefit Guaranty Corporation (PBGC) from fiscal 1975 through fiscal 1977, over 70 percent related plan termination to business conditions of the employer—either bankruptcy/liquidation or the deteriorating financial status of the plan. Together, these two factors—bankruptcy and deteriorating plan financial status, mainly account for the large fluctuations in net plan formation that have occurred in recent years—see chart A. Only 18 percent of terminating plans gave ERISA as the sole reason for terminating.[9]

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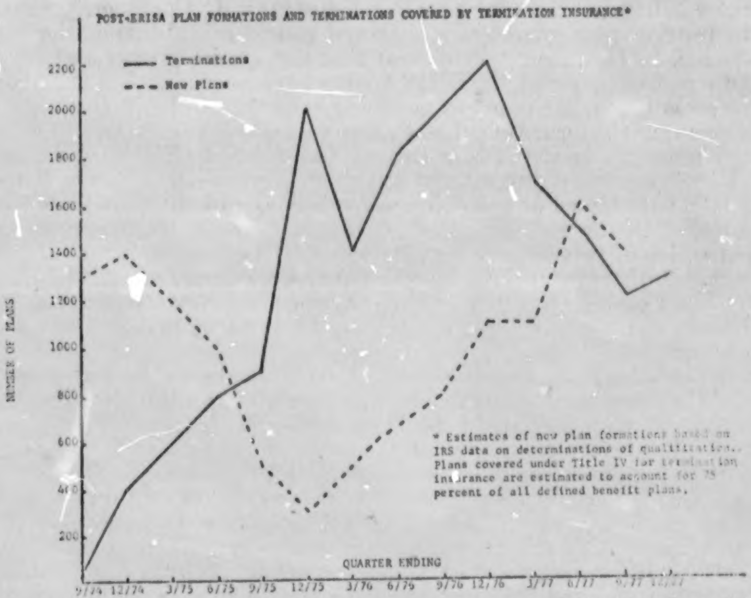
[7] Similar findings are reported by Gayle B. Thompson, ibid.

[8] Employer contributions to qualified private pension and profit-sharing plans are excluded from the income of covered workers and are deducted by the employer as business expenses. In addition, the investment income arising from pension plan funds is tax exempt. Only when pension benefits are realized by recipients does Federal taxation occur.

Plan formation fluctuations, however, have not had any major impact on the proportion of workers covered by private pensions. It is important to remember that while the number of plans approved and terminated every year is relatively large, almost all these plans are very small. In fiscal 1977, for example, the average terminating plan covered by PBGC had only 23 participants, and half of them had fewer than 7 participants.[10]

CHART A



POST-ERISA PLAN FORMATIONS AND TERMINATIONS COVERED BY TERMINATION INSURANCE*

* Estimates of new plan formations based on IRS data on determinations of qualification. Plans covered under Title IV for termination insurance are estimated to account for 75 percent of all defined benefit plans.

Source: Testimony of Charles Skopic, Deputy Executive Director of the Pension Benefit Guaranty Corporation, before the House Select Committee on Aging, February 27, 1978.

Source: Testimony of Charles Skopic, Deputy Executive Director of the Pension Benefit Guaranty Corporation, before the House Select Committee on Aging, February 27, 1978.

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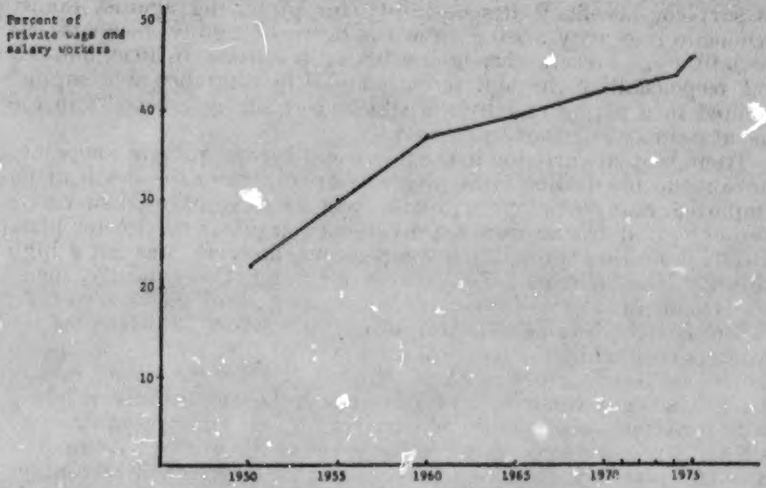
[9] These statistics were presented in testimony by Charles Skopic, Deputy Executive Director of the Pension Benefit Guaranty Corporation, before the House Select Committee on Aging, February 27, 1978.

[10] It is important to note, however, that the ERISA mandated PBGC coverage of multiemployer plans by January 1978, was postponed by recent Congressional action—essentially because of the possible termination of some relatively large multiemployer plans and the consequent financial strain on PBGC that might result.

CHART B

PRIVATE PENSION AND PROFIT SHARING COVERAGE, 1950-75



Source: Based on data in table 2 of Martha Remy Yohalem, "Employee Benefit Plans, 1975," Social Security Bulletin, vol. 40 (November 1977), 19–38.

Thus, when we look at the trend of coverage over the last couple of decades—chart B—we see a slowing down in coverage beginning prior to ERISA. This slowdown results primarily from the fact that almost all the workers in large, relatively affluent corporations have become covered, Non-coverage is now concentrated among small employer groups. "A profile of these small employers would include the business proprietors found on any typical small town Main Street or any large city neighborhood shopping center: the small retailer, the local restaurant, the service station, repair services, the barber and beauty shop, the doctor and dentist, the auto dealer—and many, many more small employers of wage and salaried workers. The profile would likewise include partnership operations such as law firms, consulting engineers, accounting firms, and real estate firms—together with small manufacturing plans operated as corporations or by self-employed owners." [11]

The fact is that women are heavily concentrated in jobs included in this non-coverage profile. The question of unequal private pension coverage among various groups of workers is emerging as one of the major pension issues awaiting resolution. Morever, I would argue that this issue is as important and deserves as much attention as many of the sex discrimination issues currently being discussed in connection with reforming our social security system.

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[11] James H. Schulz, "Pension Aspects of the Economics of Aging: Present and Future Roles of Private Pensions," U.S. Senate Special Committee on Aging Committee Print (Washington, D.C.: Government Printing Office, 1970).

SURVIVOR BENEFITS

Another aspect of private pensions especially important for women is survivor benefits.[12] Responsibility for protecting against family economic insecurity arising from the death of family members—especially wage earners—has been evolving over time. In 1939, individual responsibility through savings and life insurance was supplemented in a major way by the addition of survivor benefits in the social security retirement program.

There is great variation in the provisions various private companies have made for dealing with problems arising from the death of an employee. Many employers provide benefits to employees' survivors through group life insurance, a profit-sharing plan, or a pension plan. Death protection through private pensions, however, was not a high priority item in most early pension planning. Consequently, many plans made little or no provision for the survivors of workers. In 1974, before ERISA became effective, for example, about 20 percent of the workers covered by the most common type of private pension known as defined benefit, were in plans with no survivor provisions of any kind. The most common type of survivor benefit in private plans with provisions was a joint and survivor option. This option provides a lifetime income for a spouse in the event of the worker's death. The survivor benefit is paid regularly and equals a specified percentage of the worker's accrued or actual benefit. The cost of this option is either paid for by lowering the retirement benefit that would be due the worker—typically a 12 to 15 percent reduction—or by the employer absorbing the charge as part of fringe benefit costs.

ERISA now mandates that all pension plans subject to its provisions, at a minimum, give certain workers an opportunity to elect a 50-percent joint and survivor option covering some of the pre-retirement years. This pre-retirement option must be offered to a worker at the initial age he or she becomes eligible for early retirement benefits, or 10 years before normal retirement, whichever comes later. In both cases, the cost of these options may be imposed on the worker through a lower amount of pension paid out. In addition, plans must provide all workers with this type of survivor protection at the time of retirement—unless it is specifically rejected by the worker.

Some companies provide employee survivor benefits which go beyond the ERISA mandated joint and survivor option. For example, some automatically provide the joint and survivor benefit, but at no direct cost to the worker. Other plans provide different types of death benefits.[13]

The most recent information on automatic death benefits is found in the Bureau of Labor Statistics' Digest of Selected Pension Plans 1976–

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[12] The third major aspect, one not discussed in this paper, is vesting provisions.

[13] Death benefits is the term used by the U.S. Bureau of Labor Statistics to distinguish survivor benefits that are provided at no direct cost to the worker from those resulting in a reduction of the actual benefit payment.

78 Edition and the Bankers Trust Co.'s 1975 Study of Corporate Pension Plans. Both studies summarize the major provisions of selected companies in various industries. In neither case should the collection of plans examined be considered a representative sample. The Digest gives information on plans which "cover a large number of employees in major industries or illustrate different approaches to pension planning." The Bankers Trust study focuses on the plans of the country's largest employers and includes no multi-employer plans. Given the focus on large plans, it is likely that the benefits described in these two studies are more generous than in a representative sample of all plans.

Both of these sources of information on private pensions present summaries of the various provisions of each plan—type of formula, early retirement options, hypothetical benefits, etc. Since the death benefit provisions of each plan are not aggregated by BLS or Bankers Trust, it was necessary to tabulate and combine into categories the various reported provisions to get an overall view.

THE BLS DIGEST DATA

How many plans do better than the ERISA mandated survivor provisions? It is clear from tables 3 and 4 that even among the bigger plans there still exists a significant percentage with no pre-retirement or post-retirement automatic death benefits; 38 out of 145 plans (26 percent) in the BLS sample have no pre-retirement automatic death benefits, and 76 out of 145 plans (52 percent) have no post-retirement automatic death benefits. Typically, those plans with no pre-retirement death benefits have no post-retirement death benefits.

In plans with death benefits, not all workers are eligible. Most of the automatic pre-retirement death benefits show in table 3 require that the worker be eligible for early retirement benefits.[14] Thus, the spouse of the worker who dies before reaching early retirement eligibility would receive no benefits.

Tables 3 and 4 also show that in most cases the automatically provided benefits are not generous. Nearly 70 percent of the plans with employer-paid pre-retirement death benefits provide a specified percentage of the worker's accumulated benefits.[15] In most of these plans the percentage is 50 percent or less. Eleven plans pay a monthly benefit to survivors for a 6 month to a 5 year period. After this stipulated period, benefits cease entirely—ignoring the fact that the survivor's living expenses continue and no doubt increase over time. Alternatively, a few plans give a lump sum to the survivor; usually the amount is sufficient to cover little more than burial expenses.

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[14] In the *Digest*, 52 out of the 90 plans with automatic pre-retirement death benefits require that the worker be eligible for early retirement benefits.

[15] There are several definitions of the accumulated benefit (for death benefit purposes) among the various plans: (1) the normal benefit; (2) the early retirement benefit; (3) the normal or early retirement benefit, actuarially reduced for joint and survivor protection.

TABLE 3.—SUMMARY OF PRE-RETIREMENT DEATH BENEFITS, BUREAU OF LABOR STATISTICS SAMPLE

Type of benefit	Number of plans	Percent
Fixed period of monthly payments:		
5 yr	2	1.4
3 yr	7	4.8
Other	2	1.4
Lump sum payment:		
$1,200 to $1,500	2	1.4
$3,000	2	1.4
$5,000	1	.7
Percent of worker's benefit: [1]		
50 percent	40	27.6
More than 50 percent	18	12.4
Less than 50 percent	4	2.8
Worker's contributions plus interest	17	11.7
Miscellaneous	12	8.3
None	38	26.2
Total	145	[2] 100.0

[1] A joint-survivor reduction is often applied to the worker's benefit before the percentage is applied.
[2] Percentages may not add to 100 due to rounding.

Source: Tabulation of data in: U.S. Bureau of Labor Statistics, "Digest of Selected Pension Plans, 1976–78 Edition" (Washington, D.C.: Government Printing Office, 1977).

TABLE 4.—SUMMARY OF POST-RETIREMENT DEATH BENEFITS, BUREAU OF LABOR STATISTICS SAMPLE

Type of benefit	Number of plans	Percent
Fixed period of monthly payments:		
5 yr	15	10.3
3 yr	6	4.1
½ to 1 yr	2	1.4
Lump sum payment:		
More than $2,000	1	.7
$1,000 to $2,000	6	4.1
$400 to $500	2	1.4
Percent (usually about 50 percent) of workers' benefit [1]	9	6.3
Worker's contributions plus interest [2]	19	13.1
Miscellaneous	9	6.2
None	76	52.4
Total	145	[3] 100.0

[1] A joint-survivor reduction is often applied to the worker's benefit before the percentage is applied.
[2] Usually reduced by the amount of benefits received.
[3] Percentages may not add to 100 due to rounding.

Source: Tabulation of data on: U.S. Bureau of Labor Statistics, "Digest of Selected Pension Plans, 1976–78 Edition' (Washington, D.C.: Government Printing Office, 1977).

Finally, contributory plans return the employees' contributions, with interest. Since there is no employee expense in such cases, it is difficult to construe this return to contributions as a benefit. Thus, excluding this survivor provision, tables 3 and 4 show that nearly 38 percent of the surveyed plans have no employer-paid pre-retirement death benefits, and over 65 percent have no employer-paid post-retirement death benefits.

With regard to automatic post-retirement death benefits, table 4 shows that they are generally less generous than benefits before retirement. The most generous of post-retirement benefits are the ones that provide some percentage (usually 50 percent) of the worker's benefit. In effect, these nine plans provide joint and survivor benefits without the worker having to make an election and without any reduction of the pension.

The most common type of post-retirement death benefit, however, is the one that makes a monthly payment to the survivor—but only for a 6-month to a 5-year period. Most of the plans with this type of provision reduce the length of the post-death payment period by the length of time that regular pension payments were made prior to the death of the retired worker. Thus, the spouse of a worker in the balance of a 5-year certain plan, where the worker died 2 years after retirement, would receive a benefit for 3 years.

Lastly, there are nine plans which provide a lump sum payment. In one plan the amount provided is equal to the worker's last year's salary, but in the other cases the amount is nominal.

THE BANKERS TRUST DATA

Unlike the BLS Digest, the Bankers Trust Co.'s study gives the number of employees covered by each plan examined. For example, table 5 shows that while 38 percent of the plans examined had no automatic pre-retirement survivor protection, only 25 percent of the workers were in these plans with no death benefits. Similarly, table 6 shows that 66 percent of the plans but only 47 percent of the workers had no automatic post-retirement survivor protection. Thus, the smaller plans in the Bankers Trust study have a higher likelihood of having no automatic survivor benefits. This gives added weight to the assertion that a study which included a more representative number of smaller plans would show even less generous benefits than does the Bankers Trust study.

By far the most common type of employer-paid pre-retirement death benefit is the percentage of the worker's accumulated benefit. Almost 94 percent of those workers provided with pre-retirement survivor benefits have this type. In most cases, 50 percent of the worker's accumulated benefit is provided, but over 800,000 telephone workers are eligible for only 33⅓ percent of the joint and survivor benefit. It should be noted, also, that many plans reduce these percentages for each year over a certain number (usually 5 or 10 years) that the spouse is younger than the deceased worker.

The few remaining plans with automatic pre-retirement death benefits provide either a lump sum or a fixed period of monthly payments. However, the Bankers Trust study accentuates the dominance of the percentage of the worker's accumulated benefit among automatic pre-retirement death benefits.

TABLE 5.—SUMMARY OF PRE-RETIREMENT DEATH BENEFITS, BANKERS TRUST SAMPLE

Type of benefit	Number of plans	Workers covered [1]	Percent of workers covered
Fixed period of monthly payments:			
5 yr.	4	126,300	1.5
Until age 62	1	9,200	.1
Until age 65	1	29,550	.4
Lump sum payment [2]	9	154,960	1.8
Percentage of worker's benefit: [3]			
50 percent	89	3,561,410	42.5
More than 50 percent	22	601,650	7.2
Less than 50 percent	21	1,684,900	20.1
Miscellaneous [4]	5	83,420	1.0
None	93	2,134,505	25.4
Total	245	8,385,895	[5] 100.0

[1] In some cases where companies have more than 1 plan, the total number of workers in the company, rather than the number in each plan, is given. In such cases, the workers have been arbitrarily allocated equally to the different plans.

[2] Lump sums range from 20 percent of employee's annual compensation to the actuarial equivalent of the full accrued pension.

[3] A joint-survivor reduction is often applied to the worker's benefit before the percentage is applied. Many plans further reduce benefits if the spouse is more than a certain number of years (usually 5 or 10) younger than the worker. A few plans also subtract a portion of the social security benefit.

[4] These are usually monthly benefits, for the life of the spouse, which are not a percentage of the normal benefit.

[5] Percentages may not add to 100 due to rounding.

Source: Tabulation of data in: Bankers Trust Co., "1975 Study of Corporate Pension Plans" (New York: Bankers Trust, 1975).

TABLE 6.—SUMMARY OF POST-RETIREMENT DEATH BENEFITS, BANKERS TRUST SAMPLE

Type of benefit	Number of plans	Workers covered [1]	Percent of workers covered
Fixed period of monthly payments: [2]			
10 yr.	2	35,500	[illegible]
5 yr.	19	845,780	10.[illegible]
1 yr.	3	35,700	.4
Lump sum payment:			
$750 to $3,000	15	300,950	3.6
More than $3,000	1	841,200	10.0
Undeterminable	7	149,550	1.8
Percentage (usually about 50 percent) of worker's benefit [3] [4]	10	1,441,800	17.2
Percentage of normal benefits:			
25 percent	2	21,900	.3
33⅓ percent	2	25,300	.3
40 percent	4	113,450	1.4
50 percent	15	548,725	6.5
70 percent	1	2,500	
$1,800 per year	2	57,250	.7
None	162	3,966,290	47.3
Total	245	8,385,895	[5] 100

[1] In come cases where companies have more than 1 plan, the total number of workers in the company, rather than the number in each plan, is given. In such cases, the workers have been arbitrarily allocated equally to the different plans.

[2] Usually reduced by the amount of payments received before death.

[3] Often a greater than actuarial equivalent joint and survivor benefit.

[4] For 1,378,800 of these workers, the worker must die prior to age 65 to receive this benefit.

[5] Percentages may not add to 100 due to rounding.

Source: Tabulation of data in: Bankers Trust Co., "1975 Study of Corporate Pension Plans" (New York: Bankers Trust, 1975).

The Bankers Trust data suggest a much greater importance for "percentage of the worker's accumulated benefit" among employer-paid post-retirement death benefits than do the Digest data. While only 23 percent of plans in the Digest with post-retirement death benefits have this type of benefit, 43 percent of the plans and 50 percent of the workers in the Bankers Trust study with post-retirement death benefits are covered by a percentage of the worker's accumulated benefit.

Another notable fact is that 10 percent of the workers in the study and 19 percent of those workers with automatic post-retirement death benefits are telephone workers whose spouses receive a lump sum of the final year's salary at the time of post-retirement death. Thus, there is a likelihood that greater importance is given in the Bankers Trust study to lump sums as a post-retirement death benefit than would be the case in a larger or a more representative study.

In summary, the existing data indicate that the most important means of providing survivor protection through private pensions continues to be the joint and survivor option, typically at the cost of a lower benefit paid to the retiring worker. Survivor benefits provided over and above the joint and survivor option are not widespread, are of generally limited duration, and are often of small magnitude.

Some firms do have life insurance and/or supplemental plans which add to the level of benefits provided, but it seems obvious, nevertheless, that current benefits often do not reflect the needs of employees and their survivors. For large numbers of long-term employees, there remains the very real possibility that many years of employer contributions in his or her name provide little or no survivor protection.

SUMMARY AND RECOMMENDATIONS

For most workers, social security benefits alone are inadequate to maintain living standards in retirement. Yet the likelihood of increases in real levels of social security in the near future are very low. Hence, private pensions—which have already become a major source of retirement income—are likely to assume a growing role.[16]

For women, special problems related to pensions arise as a result of the changing nature of their work roles and increasing rates of marital dissolution. Most of the recent attention has focused on the social security system.[17] But important issues also rise in connection with private pensions.

Recent survey data show that while a minority of all private wage and salary workers are covered by private pensions, a still lower proportion of women are covered. Not surprisingly, then, it is also true that a much lower proportion of women ultimately receive private benefits when they retire.

The lower level of pension coverage for women and the low incidence of benefit receipt are primarily a result of the fact that women tend to be employed in those jobs and industries where private pension protection is less prevalent. And the prospect for improvement in this situation in the near future is bleak. New plan coverage has slowed considerably, and recent Federal pension legislation has further discouraged plan creation. Moreover, only about 4 percent of persons not covered by private pensions and eligible to make payments into individual retirement annuities (IRA's) actually made such payments in 1976.[18]

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[16] There are differences of opinion currently with regard to the future role for private pensions. Contrary to the view expressed here, it is argued by some that current social security benefit levels leave little room for private pensions. For a discussion of these arguments, see James H. Schulz, "Pension Adequacy and Pension Costs," Aging, Nos. 279–280 (January-February 1978), 15–21.

[17] See, for example, "Report of the HEW Task Force on the Treatment of Women Under Social Security" (Washington, D.C.: Department of HEW, February 1978).

[18] Based on data in a statement by Daniel Halperin, tax legislative counsel, Treasury Department, before the House Ways and Means Subcommittee on Oversight (February 16, 1978).

There is, therefore, an urgent need to explore options for extending pension protection—through mandating private coverage, liberalizing tax incentives, creating supplemental social security coverage, or by other means.[19]

Survivor provisions in private pensions are especially important for women. First, women have longer life expectancies, on the average. Second, working wives often have no coverage or often have lower wages—resulting in pension benefits (in their own right) that are very low.

Private pension plans over the years can be characterized as having poor survivor benefits. In most private plans the worker has had to bear personally the entire burden of protecting the spouse through a joint and survivor option. ERISA now requires that all plans provide the worker with the opportunity to protect the spouse with this type of benefit. Data show, however, that even since the enactment of ERISA, many plans (covering large numbers of workers) still require the worker to pay the cost of this protection through lower pension benefits. Fragmentary evidence indicates that an unusually large proportion of married workers elect not to protect their spouses through such a survivor benefit.

Private pension plans are a relatively new fringe benefit in most companies and have been evolving over time. The passage of ERISA in 1974 and major changes in the social security pension law in 1972 and 1977 have stimulated reassessment of these plans by both employers and workers.

It is still too early to tell the extent to which survivor provisions in private plans are improving. The evidence that does exist, however, indicates that survivor provision through private pensions has not yet become a priority concern.

Yet a serious problem exists now. Half the aged who are poor are widowed women. Provisions for survivors in pension plans, both public and private, play an important role in determining that outcome. Since almost no information exists on how many workers elect not to protect their spouses through private pension plans, a systematic gathering of data in this area is needed. Such information would be most useful in any major assessment of ERISA in the days to come.

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[19] See James H. Schulz, "Public Policy and the Future Roles of Public and Private Pensions," in G. S. Tolley and Richard V. Burkhauser, "Income Support Policies for the Aged" (Cambridge, Mass.: Ballinger, 1976), pp. 11–36.

APPENDIX

MULTIPLE REGRESSION RESULTS—PENSION COVERAGE, FULL-TIME WORKERS, 1972

	Agrfish	Mining	Construction	Manufacturing	Transportation	Communications/ utilities	Trade	Finsre	Service
Ten 1	−0.5847	−0.35864	−0.20720	−0.44640	−0.10622	−0.40895	−0.34158	−0.44022	−0.32185
Standard error	.05002	.11857	.05081	.02150	.06199	.05449	.03227	.05758	.03488
Ten 14	−.04501	−.18949	−.14425	−.30855	−.05285	−.19837	−.22727	−.28385	−.23683
Standard error	.05143	.09434	.05151	.01928	.05684	.04137	.03058	.05391	.03337
Ten 515	.05249	−.15969	−.05571	−.15580	.07344	−.03313	−.11085	−.12457	−.05436
Standard error	.05445	.09381	.04937	.01690	.05107	.04086	.02861	.05038	.03256
Age 5061	.01358	−.03875	.05419	−.06205	−.05369	−.02222	−.07242	−.04795	−.04098
Standard error	.04625	.08500	.04051	.01571	.04664	.04517	.02383	.04214	102475
Age 062	−.03160	−.50416	−.01153	−.16664	−.16701	−.10680	−.35567	−.28732	−.10909
Standard error	.05796	.30646	.09111	.03450	.11307	.09127	.04394	.07201	.03884
Wage	.00002	.00001	.00003	.00002	.00004	----------	.00002	.00001	.00002
Standard error	.00000	.00001	.00000	.00000	.00000	----------	.00000	.00000	.00000
Male	.03684	.05135	.17846	.06631	.04027	.00687	.03692	.09173	.01253
Standard error	.04617	.12521	.07049	.01566	.06267	.03357	.02192	.03971	.02189
Urban	−.01034	.13834	.05563	.06017	.08535	.07198	.10113	−.03158	.00753
Standard error	.03964	.07010	.03362	.01400	.04846	.03607	.02248	.04348	.02509
Hs Grad	.04387	−.01777	.14390	.05290	.01193	.08186	.06445	.13757	.03602
Standard error	.03543	.07574	.03334	.01409	.04171	.04869	.02225	.05675	.02465
Prof 2	.40699	----------	----------	.00658	----------	.01655	.01998	----------	.03397
Standard error	.08499	----------	----------	.02216	----------	.04702	.05768	----------	.02467
Manager 2	.38583	−.41790	−.25891	−.19873	−.36617	−.09544	−.07968	−.05607	−.05682
Standard error	.15777	.14123	.05544	.02914	.06269	0105684	.02580	.04441	.03855
Sales 2	.02570	----------	----------	.09670	----------	−.15439	−.03835	−.16868	−.08969
Standard error	.19137	----------	----------	.04150	----------	.10301	.02420	.04416	.10079
Constant	−.02051	.75542	−.04120	.61179	.09914	.85582	.37158	.66235	.35168
R^2	.33152	.21303	.19806	.20095	.16931	.15785	.14823	.15778	.15091
N	270	148	823	4,734	598	464	2,426	920	2,041

B. PASSED OVER BY PROGRESS: WOMEN AT THE BOTTOM

(By Elizabeth Ann Kutza, Ph. D.)

BIOGRAPHY

Elizabeth Ann Kutza, Ph. D., Assistant Professor, School of Social Service Administration, University of Chicago. Dr. Kutza's experience in social work and social policy spans the field of direct practice, research, and teaching. Her special interest has been in Federal aging policy, an area in which she has published. Her research experience has been in the area of long-term care and community-based aging service systems. Prior to coming to the university, Ms. Kutza worked as a psychiatric social worker.

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ABSTRACT

Economic security for most Americans is inextricably linked to labor market participation. The significant correlates of labor market participation in this country are age, sex, race, educational level, and health status. For women, family relationships also influence labor market participation.

This paper focuses on the poor woman in midlife. Age and sex combine to make such women less competitive in a competitive market. Of the 2.2 million midlife women in poverty, 20.6 percent are household heads, 39.4 percent are wives in families having a male head, and 40 percent are living alone as "unrelated individuals." These percentages vary by race. About 1 in 20 white married women aged 45 to 65 are poor, but nearly 1 out of every 2 black married women in this age range are wives in poverty households. About one quarter of all single white midlife women are poor; about one half of all single black midlife women are poor. Thus, on the most common measure of economic security, the poverty level, midlife women (especially if black) are highly represented.

This paper presents an economic portrait of women in midlife and the effect that public policy has on this portrait. The role of Government in the provision of jobs and training, as well as direct income support, is examined. Current gaps in income support programs are identified and recommendations for policy change are made.

INTRODUCTION

Economic security for most Americans is inextricably linked to labor market participation. About three-quarters of all income in the United States is derived from return on labor. The poverty or affluence of another person can be reasonably estimated if one only knows whether she is employed or unemployed, whether the occupation generates a high salary or low, and whether she is employed in the primary or secondary sector of the economy.[1]

Income and personal characteristics

A number of personal characteristics are also known to relate to income generation in the marketplace. Three important characteristics are age, sex, and race. The very young and the very old are disproportionately excluded from market activity. The chances of a youth (age 16 to 24) being unemployed in 1976 were about 1 in 7,[2] while 1 in 5 men over age 65 were employed.[3]

Sex, too, influences levels of income in the marketplace. Women are still largely relegated to the "traditional" women's jobs: services, office, and private household. In fact, a higher proportion of employed women were clerical or service workers in 1970 than in 1960 (48 percent to 43 percent).[4] Additionally, the return on labor for women is not only less than that for men, but even more so than it has been in the past. In 1955, the median wage for women who worked full time, year round was 64 percent of men's. In 1974, it had fallen to 57 percent. This phenomenon is the result of two major factors—an increase in the absolute number of women working, and the continuing concentration of these women in low-paying jobs. The situation is no better if educational level is taken into account. In both 1970 and 1974, the median income of women college graduates aged 25 and over who worked full time was only 60 percent of the comparable male median income.[5]

The effects of both age and sex on income levels and labor market participation are exacerbated when race is added. A nonwhite youth's chance of being unemployed is one in two, and the unemployment rate for a nonwhite older male is 9.3 percent. Nonwhite women are twice as likely as white women to be service workers in this country; across all occupations, they are likely to have average earnings slightly less than white women.[6]

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[1] The primary sector offers jobs with high wages, job security, advancement, and good working conditions, while the secondary sector offers jobs with low wages and benefits, job insecurity, few chances for advancement, and poor working conditions. For an elaboration of this "dual theory of the labor market," see Peter B. Doeringer and Michael J. Piore, "Internal Labor Markets and Manpower Analysis" (Lexington, Mass.: D. C. Heath & Co., 1971).

[2] U.S. Congress, Congressional Budget Office, "Youth Unemployment: The Outlook and Some Policy Strategies" (Washington, D.C.: Government Printing Office, 1978), p. xv.

[3] U.S. Department of Health, Education, and Welfare and Department of Labor, "Employment and Training Report of the President" (Washington, D.C.: Government Printing Office, 1977), table A2, p. 188.

[4] U.S. Department of Commerce, Bureau of the Census, Current Population Reports, "A Statistical Portrait of Women in the U.S.," series P-23, No. 58, (Apr. 1976), p. 34.

[5] *Ibid.*, p. 45.

Thus, age, sex, and race, singly and in combination, influence both labor market participation and return on labor in this society. Data have also shown two other factors significantly related to employability—educational level and health status. Common sense informs that the more schooling one has, the better jobs one can expect. Mean incomes figures support this concept. The average income of individuals having only elementary education is $2,780, secondary education, $4,376, and college, $6,675.[7] Health status is also related to income. The poorer the family, the higher the proportion of persons reporting activity limitation due to chronic health problems.[8] Table 1 displays this relationship. There is also a clear color differential in the proportion of people unable to work or keep house because of health problems. The percentages for minorities are almost twice as high as those for the white group.

The added correlate for women

In general then, the significant correlates of economic security in this country are age, sex, race, educational level, and health status. There is another correlate, however, which is particularly significant in understanding economic security for women—family relationships. Since women have traditionally assumed major responsibility for child-rearing, their attachment to the labor market has been weaker than that of men. Consequently, married women have tended to be financially dependent on their spouses, while nonmarried women have depended on their own less satisfactory earnings or public transfer programs. A recent study done by the Institute for Survey Research found change in family composition, especially divorce, to be the most important variable influencing the well-being of the family.[9]

TABLE 1.—PERSONS LIMITED IN MAJOR ACTIVITY DUE TO CHRONIC CONDITIONS BY AGE AND FAMILY INCOME

[In percent]

Family income	Under 17 yr	17–44 yr	45–64 yr	65 yr and over
Under $3,000	2.8	10.4	47.4	44.5
$3,000 to $4,999	2.6	9.9	34.6	40.7
$5,000 to $6,999	2.4	7.2	24.6	37.5
$7,000 to $9,999	2.0	5.3	18.5	33.4
$10,000 to $14,999	1.8	4.4	14.1	29.9
$15,000 and over	1.3	3.6	9.0	29.6

Source: U.S. Department of Commerce, Bureau of the Census, "Social Indicators": 1976 (Washington, D.C.: Government Printing Office, 1977), table 5/18, p. 201.

The Census Bureau reports that one out of every three families headed by women are poor. Benefits under the Aid to Families with Dependent Children program (AFDC) go primarily to families without a father. In the State of Illinois, for example, the mother is the caretaker in 88 percent of the cases.[10] In the older age ranges, the widow is disadvantaged. Nearly 30 percent of all widows over 65 are living below the poverty line.[11] But even married women with a spouse present have suffered economically. Until recently, the wages of married women had been depressed because it was presumed that women of intact families were secondary wage earners.

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[6] U.S. Congress, Congressional Budget Office, "Income Disparities Between Black and White Americans" (Washington, D.C.: Government Printing Office, 1977), table 11, p. 33.

[7] Ibid., table 5. p. 21.

[8] U.S. Department of Health, Education, and Welfare, Public Health Service, National Center for Health Statistics, "Health in Later Years" (Washington, D.C.: Government Printing Office. 1971), p. 33.

[9] James N. Morgan, et al, "Five Thousand American Families—Patterns of Economic Progress," volume I (Ann Arbor, Mich.: Institute for Survey Research, 1974), p. 117.

[10] State of Illinois, Department of Public Aid, 1976 Annual Report, "Alleviating the Burden of Poverty," (April 1977).

Contrary to the efforts of the recent women's movement, the economic status of women has not greatly improved in the past 20 years. The reasons are simple. Although illegal, sex discrimination in employment still exists. Women are paid less than men in comparable jobs, are concentrated in lower status jobs, and have less opportunity for career advancement. Women also continue to carry the major burden for child care in this country. Recent figures show that five out of every six persons maintaining families with no spouse present were women. One in three marriages currently ends in divorce, with children likely to remain with their mothers. Although the number of persons under 18 declined by 5.4 million between 1970 and 1977, the number of children living with only their mother increased by 3 million over that same period.[12]

These data suggest that child-care responsibility will continue to limit intensive labor market participation by women; for those who do participate, the payoff will be marginal. Whatever gains have been made by women have been realized by those in the middle and upper classes. Poor women have remained essentially untouched by the activities and concerns of those who are fighting sex discrimination. These are the women passed over by progress, the women at the bottom of the economic ladder.

While poverty makes life difficult for poor women regardless of age, this paper focuses on the poor woman in midlife, age 45 to 64. When activism on women's issues came into vogue, the career potentials of these women were already shaped by past experiences, opportunities, and choices. Age and sex combined to make such women less competitive in a competitive market. The first task of this paper, then, is to review the status of the midlife woman on the variables outlined above. Once their labor market attachments are understood, the need for residual public income support for this sub-population will become clear. The paper will continue to examine the relationship of midlife poor women to public income maintenance programs, identify gaps, and make recommendations for change.

THE MIDLIFE WOMAN: AN ECONOMIC PORTRAIT

The mere fact of being a woman raises the probability of being poor in this country. Women comprise about 51 percent of the total population and nearly 58 percent of the poverty population.[13] In 1975, almost 23 million women were between the ages of 45 and 64; about 10 percent of these (2.2 million) were poor. If one counted those who are marginally poor as well, that is, those who fall below 125 percent of the poverty line, another 200,000 midlife women would be counted. Poverty rates are particularly high for midlife women in some marital status and racial categories.

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[11] U.S. Department of Commerce, Bureau of the Census, Current Population Reports, "Characteristics of the Population Below the Poverty Level: 1975," series P–60, No. 106, (June 1977), table 21, pp. 91–92.

[12] "Unwed Couples Double Since 1970; Divorces Rising," Chicago Tribune, (Apr. 16, 1978), sec. A, p. 2.

[13] The income thresholds at the poverty level in 1975 for a female unrelated individual was $2,685, and for a four-person female-headed family was $5,514. These were for nonfarm families. The use of the term "poor" throughout this paper means living at or below the poverty level.

Bureau of the Census convention divides the population of individuals by family status. The term "family" is used to refer to a group of two or more persons related by blood, marriage, or adoption, and residing together. One person in each family is designated as the head; women are not classified as such if their husbands reside as members of the family. Persons 14 years or older who are not living with relatives are referred to as "unrelated individuals" in Census documents.

Table 2 presents the total number of midlife women in poverty by family status and race. Of the 2.2 midlife women in poverty, 20.6 percent are household heads, 39.4 percent are wives in families having a male head, and 40 percent are living alone as "unrelated individuals."

As evident in the table, white women make up the majority of midlife women in poverty. This finding is not surprising. In absolute numbers, there are far more white women than black in the U.S. population. One can, however, look at this same data in a slightly different way and arrive at some new and startling information. Table 3 presents the percent of all midlife females in selected family classes who are poor by race.

Perhaps the most striking fact revealed by the table is the overwhelmingly greater incidence of poverty among black than among white midlife women: they are nine times as likely to be poor if married, three times as likely to be poor if household heads, and twice as likely to be poor if unrelated individuals.

TABLE 2.– NUMBER OF FEMALES IN POVERTY, AGE 45–64, BY FAMILY STATUS AND RACE, 1975

Race	Family status					
	Household head		Wife		Unrelated individual	
	Number	(Percent of total)	Number	(Percent of total)	Number	(Percent of total)
White	265,000	60	693,000	80	648,000	74
Black	173,000	38	154,000	18	218,000	25
Other	12,000	2	17,000	2	11,000	1
Total	450,000	100	864,000	100	877,000	100

Source: U.S. Department of Commerce, Bureau of the Census, Current Population Reports, "Characteristics of the Population Below the Poverty Level": 1975. Series P-60, No. 106 (Washington, D.C.: Government Printing Office, 1977), table 11, p. 55.

TABLE 3.—PERCENT OF ALL FEMALES (AGE 45–64) IN SELECTED CLASSES WHO ARE POOR, BY RACE

Race	Family status		
	Household head	Wife	Unrelated individual
White	13.9	5.1	25.0
Black	37.3	46.0	48.0

Source: U.S. Department of Commerce, Bureau of the Census, Current Population Reports, "Characteristics of the Population Below the Poverty Level": 1975, series P-60, No. 196 (Washington, D.C : Government Printing Office, 1977), table 11, p. 55.

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These figures reflect the fact that family status affects the incidence of poverty differently for black and white midlife women. But that differential can be seen more clearly if the data in the table are looked at from another angle. A white midlife woman has a much lower chance of being poor if she is married, rather than heading a household herself. But a black woman's chance of being poor is actually greater if she is married. Similarly, while white married midlife women have a much lower risk of being poor than unrelated individuals, the risk of being poor is about the same for married black women and unrelated black women.

Thus, on the most common measure of economic security, the poverty level, midlife women—especially if black—are highly represented. The role of public policy in changing this situation will only be understood if those factors which have contributed to it are identified.

WHY ARE MIDLIFE WOMEN POOR?

Labor market participation, as has been noted, is a prime determinant of economic security. Participation varies for middle-aged women by marital status, as table 4 reveals.

For single midlife women, a strong relationship seems to exist between labor force participation rates and the incidence of poverty. About 70 percent of all single women work; about 37 percent of all single women are poor. Since single women must rely upon their own labor for support, those who do not work are likely to be poor. Needless to say, there is overlap in that many single women who do work may also be poor. This relationship between work participation and poverty rates is less apparent for married or formerly married women, since alternative sources of income are possible, for example, spouses' salary, support payments, or survivors' insurance benefits.

A second point to note in table 4 is the sharp drop in labor market participation rates for women between the ages 45–54 and 55–64. Within each marital class there is a drop in participation that averages 13 percent. Two factors are likely explanations of this phenomenon—early retirement and increasing disability.

TABLE 4.—LABOR FORCE PARTICIPATION RATES FCR WOMEN BY AGE AND MARITAL STATUS, MARCH 1976

Marital status	All	45–54	55–64
Single	70.8	76.7	64.5
Married, spouse present	44.3	50.1	36.4
Widowed, divorced, separated	58.2	67.3	51.2

Source: U.S. Department of Health, Education, and Welfare and the Department of Labor, "Employment and Training Report of the President" (Washington, D.C.: Government Printing Office, 1977), table B–2.

The percentage of women opting for early retirement with full benefits at age 62 has remained constant in the decade between 1962 and 1971. About 53 percent of all female Old Age Insurance beneficiaries—about 1.5 million—were between the ages of 62 and 64 in 1971.[14] Thus, some decline in labor force participation is the result of early retirement.

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[14] Gayle B. Thompson, "Aged Women OASDI Beneficiaries: Income and Characteristics, 1971," Social Security Bulletin 40 (April 1977) : 23–47.

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For those too young to retire with social security benefits, involuntary retirement may result from increased physical infirmity. A major social security survey has found a high rate of disability among middle aged adults; 19 percent of those aged 45 to 54 reported some disability; for those 55 to 64, 29.5 percent so reported. More women than men reported chronic disabilities in this survey.[15] About 500,000 midlife women are unable to work or keep house because of chronic health problems.[16] Women also have more restricted activity days and bed disability days than men in midlife. Disability, then, is likely to limit the labor market participation of women in midlife to a greater extent than younger women or men of the same age.

The poor midlife woman also has her income potential restricted by a low level of educational attainment. About 67 percent of these women are without a high school diploma.[17] While this figure does not differ from that of men in poverty—67 percent of poor midlife men are without a high school diploma—there is a difference in "pay-off" on education for men and women. In a study of male/female earnings ratios done by the Census Bureau in 1960 and again in 1970, women's actual earnings were only slightly more than one-half as high as they were for men, controlling for such factors as age, education, weeks worked, and hours worked.[18]

Family status is the final variable which significantly influences the economic security of women in midlife. Generally, women of intact families fare better on income statistics than women without spouses. This is not true for midlife black women as was noted in table 3. One explanation of this phenomenon is that there is no public income supplement program for intact families. They must rely solely upon the marketplace to generate income. Black males have more trouble earning a good salary in the private sectors and often have larger families to support. This combination puts a higher percentage of black families, and therefore black wives, into the poverty ranks.

The distribution of women living alone was as follows: In 1970, 5.4 percent of midlife white women were never married, 7.2 percent were widowed, and 5.2 percent divorced. The figures were slightly higher in each category for black women—6.7 percent single, 14.5 percent widowed, and 8.3 percent divorced. Widowed persons, age for age, are less likely than divorced persons to remarry. Only 40 percent of women who were widowed in their early fifties remarry; three out of every four women of this age whose first marriage ended in divorce had remarried.[19] Three years is the median interval between divorce and remarriage. Table 2 displays the economic status of these "spouse-less" midlife women.

A portrait has been painted in this section of the paper of the midlife poor woman and her labor market attachments, as well as restrictions on her income dollar earning capacity. Because most have less than a secondary education, they are excluded from high salaried jobs. Many have chronic health problems that limit labor market participation. Divorce and widowhood deny many the income support of a spouse. The economic portrait would not be complete, however, if the effect of public income transfer programs were not taken into account. Government programs do provide support for some poor midlife women. To what extent and in what ways public programs come to the aid of these women is the next topic to be addressed.

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[15] Aaron Krute and Mary Ellen Burdette, "1972 Survey of Disabled and Nondisabled Adults: Chronic Disease, Injury and Work Disability," Social Security Bulletin 41 (April 1978): 3–20.

[16] U.S. Department of Commerce, Bureau of the Census, Social Indicators: 1976 (Washington, D.C.: Government Printing Office, 1977), Table 5/19 p. 202.

[17] Bureau of the Census, Characteristics of the Population Below the Poverty Level: 1975, Table 13, p. 59.

[18] Bureau of the Census, A Statistical Portrait of Women in the U.S., p. 45.

[19] U.S. Department of Commerce, Bureau of the Census, Current Population Reports, Number, Timing and Duration of Marriages and Divorces in the U.S.: June 1975, Series P–20, No. 297 (October 1976), p. 3.

PUBLIC PROGRAMS AND MIDLIFE WOMEN

Government can affect the economic security of midlife women through a services strategy or an income strategy. A services strategy provides education, training, and jobs; an income strategy provides direct cash benefits. Both exist in the public sector, and it is possible, within limits, to identify the extent to which these benefits reach midlife poor women.

Services strategy

The unemployment rate for midlife women is about 1 percentage point higher than the rate for midlife men (5.1 percent to 4 percent). Women between the ages of 45 and 64 make up about 7.6 percent of the total unemployed labor force, 9.7 percent of those unemployed 15 weeks or more, and 11.1 percent of those unemployed 27 weeks or more. In 1976, there were nearly 500,000 midlife women who were unemployed job seekers, and another 500,000 who were working part time because of slack work, material shortages, or inability to find full-time work.[20] While no specific age breakdown is available, the Department of Labor figures show a total of 600,000 women considered to be "discouraged workers" in 1976. Their reasons for discouragement are as follows:

38.7 percent could find no job;
33.7 percent thought no job was available;
13.5 percent suffered from age discrimination (too young or too old);
9.8 percent lacked skills; and
4.2 percent had some other personal handicap.

Women probably suffer less unemployment, in one respect, because they are excluded from industries that typically have high or cyclical unemployment (for example, agriculture or construction). This is not to imply that women have more job security, but rather that they are restricted to lower status industries that usually suffer from labor shortages (for example, clerical and service). Women receive little help in upgrading their skills, however. In 1972, about 3 million women of all ages were in occupational training programs, most of them concentrated in vocational and technical training.[21] Additionally, only 1.2 percent of all registered apprentices in industry were women.[22]

The major public program currently providing employment and training is CETA, a program authorized by the Comprehensive Employment and Training Act of 1973. Title I of the act provides training, employment, counseling, testing, and placement services; title II provides for supervised training and job placement programs for special groups with particular labor market disadvantages; and title VI authorizes a temporary emergency program for public sevice employment. Table 5 displays the characteristics of CETA participants for fiscal year 1976. While women make up a sizable percentage of CETA enrollees, these women are neither the very poor AFDC (Aid to Families With Dependent Children) women nor the older workers. No breakdown by sex is available for the older worker, but both sexes reflect insubstantial participation. The recent age discrimination study by the U.S. Commission on Civil Rights drew attention to the age discrimination of the CETA program. It was sugegsted that "* * * the CETA program operates in the economic-social environment and * * * if there are difficulties in older workers getting jobs [in that environment] * * * those same difficulties will be reflected in the difficulty with which * * * older people [are placed] as far as the CETA program is concerned." [23]

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[20] Data on unemployment and underemployment of midlife women from tables A-19, A-28, and A-31, "Employment and Training Report of the President," 1977.

[21] Bureau of the Census, "Social Indicators:" 1976, table 7/26, p. 311.

[22] Department of Health, Education, and Welfare and Department of Labor, "Employment and Training Report of the President,' 1977, table F15, p. 275.

TABLE 5.—SELECTED CHARACTERISTICS OF PARTICIPANTS IN CETA TITLE I, TITLE II, AND TITLE VI, FISCAL YEAR 1976

[Percent of total]

Characteristic	Title I	Title II	Title VI
Female	45.9	36.2	34.9
Older workers, male, and female:			
45 to 54	4.0	8.9	8.7
55 to 64	1.9	4.2	4.3
AFDC	15.2	6.2	5.8

Source: U.S. Department of Health, Education, and Welfare and Department of Labor, Employment and Training Report of the President (Washington, D.C.: Government Printing Office, 1977), Table F-7, p. 267.

A large part of this employer resistance to hiring workers 45 or over was attributed to mandatory retirement policies (changed by Public Law 256, the Age Discrimination in Employment Act, Amendments of 1978, passed April 6, 1978, which raised mandatory retirement in the private sector to age 70, and abolished the retirement ceiling for Federal employees.)

The Commission found similar age discrimination in training programs sponsored by State departments of vocational rehabilitation. A general principle in such programs is that the client should be able to enter employment following completion of service. The California Department of Rehabilitation in a statement to the Commission pointed out three age-related factors that affect placement: (1) employer attitudes; (2) age plus disability as an increased risk to employers; and (3) mandatory retirement and pension participation as a restriction on employable age.[24]

The Work Incentive Program (WIN) also provides training and employment opportunities for women. It is specifically targeted to women on welfare. In fiscal year 1977, 21.9 percent of WIN registrants were over 40 years of age and accounted for 15.4 percent of all WIN job entrants. Most WIN participants find work in clerical and service jobs; more than half (57.5 percent) of WIN job entrants over 40 make hourly salaries below $2.99.[25]

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[23] U.S. Commission on Civil Rights, "The Age Discrimination Study" (Washington, D.C.: Government Printing Office, 1977), p. 62.

[24] Ibid., p. 43.

Thus, the possibility for those midlife women who lack skills to receive training is limited. Private industry is unwilling to train and employ older workers, and public programs regard such training as lacking cost efficiency. Women without skills who are very poor are therefore left with only two options—continuing to work in the private secondary labor market, or receiving public income support.

Income strategy

Women draw from federally sponsored income-support programs under two conditions of eligibility—as disabled individuals, or as single parent family heads. Two programs provide benefits to the disabled. The disability insurance (DI) title of the Social Security Act is a wage-related, contributory program for workers under 65 who become disabled. To qualify, an individual must be fully insured; that is, she must have worked a specific length of time at a job which was covered by the program. Most workers have such coverage. Eligibility is restrictive, however, in that the definition of disability under DI is narrow. For those individuals who may not meet the DI eligibility criteria, another public program exists. Under the supplemental security income (SSI) program, needy individuals who are blind, disabled, or elderly are eligible to receive benefits. SSI is a welfare rather than insurance program. In both DI and SSI, eligible beneficiaries receive monthly cash benefits.

Two programs also provide benefits to women without spouses, one an insurance and one a welfare plan. A widow can receive benefits under the survivor's insurance provisions of the Social Security Act. Those who have children under 18 in their care (or a disabled child of any age) receive benefits at any age. Widows without children do not receive benefits if they are under 60 years of age. At 60, they can begin to receive reduced benefits. An exception to this rule is the disabled widow who may receive survivor's benefits if she is 50 years or older.

The welfare provision for single female family heads is the Aid to Families with Dependent Children (AFDC) program. AFDC provides income support to families in which one parent is absent through desertion, separation, divorce, or death. In some States, poor families having an unemployed parent may be eligible for support. Eligible families must meet income limitation criteria. Since the statistics earlier reviewed indicated large numbers of midlife women are either disabled or single parent family heads, it is not surprising to find many midlife women drawing benefits from these four public income-support programs.

By 1975, for example, 27 percent of the disabled worker awards administered by the Social Security Administration went to women between 45 and 65 years of age. This age group accounted for 85 percent of all awards received by women. Thus, midlife women represent over a quarter of all beneficiaries and 17 out of every 20 female beneficiaries. The average monthly benefit amount received by these 663,000 women was $186 in 1975.

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[25] U.S. Department of Health, Education, and Welfare and Department of Labor, "Employment and Training Report of the President" (Washington, D.C.: Government Printing Office, 1978), tables 4 and 5, p. 55.

Another 107,000 women between the age of 50 and 62 received benefits as disabled widows. Their awards were considerably lower than those received by disabled women workers, amounting to an average of $131.20 per month.[26]

Women represent the majority of disability awards under the Supplemental Security Income program, as well. In 1975, nearly 60 percent of SSI disability recipients were women. The Social Security Administration reports that 43.6 percent of disabled SSI recipients of both sexes are between 40 and 60.[27] Assuming—for lack of specific information—that this age distribution holds for both men and women, approximately 500,000 midlife women receive SSI disability payments. Thus, about 1¼ million midlife women receive public income payments as disabled workers, disabled widows, or poor disabled persons. It is unclear how much "double-counting" is in this estimate, that is, how many women may draw from more than one of these systems. With the average monthly insurance benefit so low, if these women have no other source of income they would be eligible for supplementary SSI benefits. In Illinois, for example, 47.6 percent of those receiving SSI—in all categories of eligibility—were also receiving social security benefits.

Non-disabled women without spouses may also benefit from public support programs. Survivors' benefits under social security go to about 850,000 midlife women. Over 500,000 midlife women between 60 and 65 are eligible for benefits as older widows, and 315,000 younger widows 45 to 65 are eligible because they have minor children in their care. Women over 45 make up 54 percent of all widows with children who receive survivorship benefits. Average monthly benefit for widows with children is about $160, while for older widows it is about $180 per month. Those women who have lost spouse support through separation or divorce, rather than death, can draw public benefits through the AFDC program. About 1 in 10 AFDC mothers are over 45, accounting for 360,000 women.

In addition to income support programs under the Social Security Act, midlife women also receive benefits from local general assistance (GA) or home relief programs. In the city of Chicago, for example, almost 33 percent of the general assistance caseload was made up of persons in their forties and fifties; 37 percent of GA recipients were female, and 46.3 percent of these females had never been married. While no exact figures were available on the number of midlife women in Chicago receiving GA, some interesting observations were made by a district supervisor in Chicago.[28]

She observed that although most GA recipients in her district were young, unemployed, usually minority males, another large number of recipients seemed to be midlife women. By and large, these women had graduated off of the AFDC rolls in midlife, with the departure of their children. They had little education, no skills or job experience, and by this time, because of poor nutrition and little preventive health care, suffered health limitations. For those who could not meet the disability criteria of SSI, GA became the only option. While these observations are impressionistic, they are clearly reasonable. Current income support programs have coverage gaps. The non-disabled midlife woman, single, widowed, or divorced without children in her care, falls through one of the biggest gaps. About 1.2 million such midlife women receive support from social security and AFDC, and another untold number receive support from local general assistance programs.[29] Thus, public income policies do contribute support to many women in midlife. Benefits are low, however, so most women receiving this support probably remain among the poor.

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[26] U.S. Department of Health, Education, and Welfare, Social Security Administration, Social Security Bulletin. Annual Statistical Supplement: 1975 (Washington, D.C.: Government Printing Office, 1977), Table 71, p. 109.

[27] *Ibid.*, Tables 167 and 169, p. 183.

[28] Donna Johnson, District Supervisor, Cook County Department of Public Aid, interviewed May 1978.

The effectiveness of local general assistance of home relief programs is difficult to assess because of the wide variation in benefits and services offered under such programs in the States. In some States, general assistance programs only offer free groceries and shelter on an emergency basis while in other States long-term cash supplements to any needy person not covered by other assistance may be offered. Eligibility for general assistance is based upon need, but the definition of need varies widely. The existence of local general relief for those ineligible for Federal aid, however, may mean the difference between starving and getting by, between retaining some dignity and begging in the streets.

CONCLUSIONS AND RECOMMENDATIONS

A highly specific group of women—those poor and in midlife—has been the focus of this paper. Have they been shown to be any different than poor women of other ages? Do they have special income security problems that need to be addressed through public policy? Will this group of women, in retirement, have different problems than those experienced by women currently over 65? Will the group following them, those women now 25 to 45, have similar problems in midlife? These are the relevant questions, for policy. New policies develop slowly, and often by the time they are implemented, may not be relevant to current problems.

The data presented in this paper do not suggest that poor midlife women are very different from the poor of other ages. The chronically poor woman of any age lacks education and training, which limits her entry into the labor market to the lowest levels. Young and old both may suffer from sex discrimination, although older women may have already limited access in the marketplace compounded by age discrimination. While the older woman may be free of child care responsibility, she may increasingly be restricted through her own physical disabilities.

The economic security needs of all the poor are the same—they need to generate an adequate income, but have difficulty doing so. Midlife women, as they age, suffer many of the same problems of the current older age group—their occupations preclude widespread and generous pension coverage; their social security benefits are likely to be low;

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[29] Due to the unavailability of age-specific data, one federal program which provides income support to widows, the veteran's program, was eliminated. In fiscal year 1978, benefits to widows of uniformed service members (all ages) is estimated to reach $535 million, with average monthly payments amounting to $77. U.S. Office of Management and Budget, Special Analysis, Budget of the United States Government, Fiscal Year 1979, Table M–7, p. 270.

and they experience decreasing capacities and an increasing need for costly personal care services.

It is more difficult to predict the future midlife status of women who are today in their twenties and thirties. However, there is little evidence to suggest radical improvements. Women continue to be concentrated in low paying occupations and are paid less than men, continue to bear children and have difficulty finding child care arrangements. Medical science is making few advances in the area of chronic diseases, so disability rates for midlife women of the future are likely to be relatively unchanged.

This review of the characteristics of poor midlife women in America highlights deficiencies and gaps in public policy. The major conclusions of this review suggest directions for policy change.

1. Age discrimination in the marketplace and within public training programs limits the midlife woman's opportunities for self-support.

Recommendation.—Continued effort by the Federal Government should be directed to combating age discrimination in the private sector, as well as in public jobs and training programs.

2. Although public support programs for widowed, separated, or divorced women provide income to about 1.2 million midlife females, poverty rates among widows and household heads between 45 and 65 continue to be disproportionately high (see table 2). The average benefit level for widows under social security is from $130 to $180 a month; the average monthly benefit per recipient of AFDC is $72, and for GA, $102.[30] These average benefits fall below the poverty line.

Recommendation.—Benefits of survivorship under OASDI and those for single-family heads under AFDC should be raised to a more adequate standard of living. This standard, at the very least, should allow each midlife woman to live at a level above absolute poverty.

3. Due to the categorical nature of current programming, little public support is given to poor wives or single women in midlife. Black wives are especially disadvantaged, with 46 percent poor in midlife. Single women, both black and white, experience a shockingly high incidence of poverty.

Recommendation.—Congress should move forward with deliberate speed to enact major welfare reform to strike down categorical restrictions, so as to offer assistance to poor intact families and poor individuals. With or without welfare reform, however, public efforts must be made to help black males in this society to upgrade their education, skills, and jobs so they may more adequately provide for the needs of their own families.

4. Disability is a serious problem for midlife women. Not only does physical disability increase in midlife, but for the chronically poor, "functional" disability due to the compounding factors of age, lack of education and skills also affects labor market participation. While poor women of this age may physically be able to work, their services are no longer marketable and they therefore may require public income support.

Recommendation.—The current disability program should be reviewed—the benefits against an adequacy criterion and eligibility against an equity criterion. Additionally, any welfare reform proposal should take into account the limited labor market placement potentials of midlife women, and should not include unreasonable work requirement demands.

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[30] Social Security Administration, "Social Security Bulletin, Annual Statistical Supplement: 1975," table 177, p. 187.

EPILOGUE

Formerly, midlife had been regarded by social scientists as a period of stability. The struggles to establish a family and develop a career were in the past, and dealing with retirement, disability, and death were in the future. Now it is generally agreed that midlife, as all other stages of life, involves change, and for some, a period of crisis. For the poor, who are always in a state of economic crisis, midlife offers no relief.

Poor midlife women, as has been shown in the foregoing review, interact with and are impinged upon by the total social structure of American society. Their problems may differ in degree, but not in kind, from the problems of other disadvantaged groups. While subgroup analysis, as in this paper, is useful in identifying the degree to which problems affect it, it would be inefficient and inevitably inequitable to develop special policies that fit only the sub-group. The recommendations presented here are proposed with recognition of the need for general reform. If implemented, they would benefit not only poor midlife women, but also other groups most severely disadvantaged.

Part VI. SPECIAL NEEDS AND SUPPORTS

A. COUNSELING: SHIFTING THE BALANCE FROM PROBLEM TO POSSIBILITY

(By Nancy K. Schlossberg, Ph. D. and Elinor B. Waters, Ph. D.)

BIOGRAPHY

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ABSTRACT

Women between the ages of 40 and 60 are typically confronted by a number of major concerns—including identity confusion, fears and loneliness, family problems, and career issues—which should be regarded as part of the normal developmental process in our society, but which frequently can be coped with only through counseling. Although in recent years women's centers and other adult counseling services have proliferated rapidly in this country, they are nonetheless unevenly distributed geographically, concentrated on the needs of middle-class women, and uncertain in quality. Among the strategies that should be included in the repertoire of any effective women's center are support, the provision of information, linkage, assistance in planning and advocacy.

Flowing from the discussion of the needs of midlife women, the available counseling resources, and the necessary strategies are six recommendations, the most important of which is the establishment of Regional Adult Counseling Centers to serve as model centers and as resources for satellite centers.

INTRODUCTION

Women between the ages of 40 and 60 are not a homogeneous group about whom generalizations can be made. Nonetheless, it seems reasonable to say that women in this age group—whatever their employment or marital status, their racial/ethnic background, and their socioeconomic class—typically are faced with a number of formidable problems. They are subject to the double jeopardy of sex and age. Many are caught between the generations, having responsibilities toward both their children and their aging parents. Frequently, they have health concerns for both themselves and their families, or anticipate a future without male companionship.

For some of these women, the problems loom so large and the prospects look so grim that they are overwhelmed, unable to take the time to assess themselves and to explore their opportunities. For others, however, midlife can be a period of stocktaking, renewal, and the charting of fresh courses.

In order to shift the balance from problem to possibility, many women seek personal and career counseling, as well as help in coping with the structural barriers that restrict opportunities for older people of both sexes.

This paper (1) describes the major concerns of women who seek help at counseling centers, (2) looks at some of the programs designed to meet their needs, and (3) discusses counseling strategies that are helpful in working with adults. Finally, it offers recommendations designed to address the counseling needs of women in midlife.

MAJOR CONCERNS OF MIDLIFE WOMEN

What impels women in midlife to seek counseling? To gather data on this question, we surveyed—by means of a mailed questionnaire—selected women's centers around the country.[1] Although the response rate was too low to produce statistically reliable results, the replies of staff members from 19 such women's centers were helpful in classifying major concerns into four categories: (1) identity confusion, (2) fears and loneliness, (3) family issues, and (4) career issues.

Identity confusion

While they may not be able to articulate the concern clearly, many women—in midlife and earlier—need help in answering the basic question, "Who am I?" Underlying this identity confusion are low self-esteem, lack of self-confidence, doubt about competencies, and uncertainty about roles.

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[1] These women's centers were selected from among those listed in "Women's Centers: Where Are They?" (revised ed.) (Washington: Project on the Status and Education of Women, Association of American Colleges, September 1975) and "Directory: Educational and Career Information Services for Adults" (Syracuse, N.Y.: National Center for Educational Brokering in association with the National Manpower Institute, January 1978).

We roughly divided these centers into the geographical regions used by the Department of Health, Education, and Welfare (HEW). We randomly sampled 98 centers with three questions: (1) How do you identify the needs of women 40 to 60? (2) What strategies do you find particularly helpful with this age group? (3) What policies would you recommend to Congress?

We account for the low return (a total of 23 with 19 usable) by the fact that all returns were from the Women's Center list. We assume that this group was more centrally involved in women's issues than the more general brokering agencies.

The Continuum Center of Oakland University (an adult counseling center serving the metropolitan Detroit area) attracts large numbers of women who might be called "middlescents." Some come with vague feelings of dissatisfaction, a sense that something is "not right." Their discontent may be compounded by guilt ("I have a nice house and a loving family, and I should be happy"). Often they are depressed, though they usually do not say that; they say instead that they are bored or tired all the time, that they are "hitting the bottle," that they are thinking of having or are having an affair, or whatever. Many women come with more desperate concerns. They have no confidence in themselves and believe they have no marketable skills, yet they are suddenly faced with the necessity of going to work to support themselves and often their children.

Some midlife women who seek help bear scars from the pervasive sex stereotyping that is part of the socialization process in our society. A common by-product of the stereotyping is women's tendency to define themselves and their achievements in terms of the relationships with other people in their lives, especially the dominant males. They seem to epitomize what has been called the vicarious achievement ethic,[2] as is indicated by the following statements (direct quotations from women who sought help at one Midwestern counseling center):

> I need to know that I have some worth as a human being, not just as someone's wife or someone's mother.
>
> I feel that perhaps some intellectual stimulation or working with adults would be welcome after twenty years of being necessary to everyone except myself.

At midlife—when, typically, children leave the parental home, marriages end in divorce or the death of the husband or simply grow stale, and women face the prospect of their own old age and death—vicarious achievement is no longer enough, and identity confusion surfaces.

Fears and loneliness

Closely related to the lack of self-confidence suffered by many women is the tendency to fear the future. The prospect of growing old, falling sick, losing one's husband or other significant people, being expendable, or being inadequate is a source of anxiety. Loneliness is experienced by some as a present reality, by others as a dreaded future condition. Asked what they were anticipating as they approached their next birthdays, clients and group leaders at a well-established adult counseling center made such comments as the following:

> I have a great fear of being left alone in my life.
>
> I have a feeling of despair, of sinking into an abyss—an entrapment, like being at the bottom of a jar of vaseline and having to fight my way to the top.

One 45-year-old woman said: "I don't look forward to growing older; it has so many limitations." A 58-year-old group leader talked of her anxieties about "important losses like losing a mate, illness, changing lifestyle."

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[2] J. Lipman-Blumen and H. J. Leavitt, "Vicarious and Direct Achievement Patterns in Adulthood," in Counseling Adults, ed. by N. K. Schlossberg and A. D. Entine (Monterey, Calif.: Brooks/Cole, 1977), pp. 60–76.

Nonetheless, many of these women anticipated pleasures as well as deprivations. A 58-year-old group leader was looking forward to meeting new people, taking dancing lessons, continuing her work with the counseling center; a 48-year-old woman was excited about finishing college and establishing a new career; a 59-year-old woman spoke with pleasure about her husband's impending retirement.

Concern about age stereotyping was evident. A 38-year-old divorcee said that her greatest concern about being 40 was "being able to 'act my age.' Because I have just begun to live, I feel much younger than that." Similarly, a 45-year-old woman was worried about "being considered old by others while feeling younger in enthusiasm for living." Since age discrimination is discussed in detail by Troll and Turner (see section VI-C), let it suffice here to express the hope that, as adult counseling and midlife career change become more widely accepted, age stereotyping will be reduced.

Family issues

According to the staff members of women's centers, many midlife women seek counseling because of family-related problems, especially those stemming from the rapid change in lifestyles and values. The rising divorce rate and changes in expectations regarding marriage have imposed strains on both sexes. Women are particularly affected because they tend to remain divorced longer before remarrying and are less apt to remarry than are men.[3] Beyond the emotional impact of divorce, women suffer a financial impact; many women who never expected to work find themselves seeking employment for which they have neither the skills nor the self-confidence. Even women with intact marriages may go to work to supplement the family income in the face of rampant inflation, to satisfy their rising expectations for goods and services, or in response to the ethos of the women's movement. Thus, for women, family problems and career issues are often intertwined.

Other family-related problems that impel women between ages 40 and 60 to seek counseling are the changes associated with the "empty nest," with the burdens of dealing with aged parents, and with the anger and frustration arising from role ambiguities and conflicting pressures. Sometimes, these all come together as one crushing weight:

> Two years ago I turned 40. The loss of youth, loss of "something" in my marriage, growing children, and a mother ill and destroyed by cancer began to feel like real physical blows . . .

Adding to the weight of family-related problems is the belief, common to both sexes, that adults should be able to handle their own personal problems without recourse to outside help, which is viewed as a sign of weakness. Many women are desperately seeking new directions for their lives, as is illustrated by one woman who said: "I have always tried to be a good daughter, a good wife, a good mother, but I was never able to derive much satisfaction from any of these roles, nor did I know what I really wanted." Such women would benefit enormously from a supportive environment in which they can talk through their concerns. As will be discussed later, a major function of the counselor of adults is to "legitimize" the client's need and right to seek help in coping with normal developmental change.

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[3] "Marital Status and Living Arrangements: March 1977," Newsletter of the Federal Statistics Users' Conference, May 25, 1978, p. 2.

Career issues

As mentioned above, career issues are closely intertwined with family problems in the lives of some women. For other women, having a career is more a matter of choice; they want counseling in order to sharpen their planning and decision-making skills regarding a potential career. Still others stand in need of better educational and occupational information, while some require an advocate to help them implement their career goals. Some sample comments will illustrate the range of career concerns that women in the 40 to 60 age group have:

> Now that my last child is in school, I've had time to think about me, not as wife, mother, daughter, but me as me doing my own thing.
>
> I want to go back to school to do something in the health field that I can learn in two years.
>
> If I don't find a job within two weeks I'll have to apply for welfare.

Most of the women who come to Oakland University's Continuum Center need or want to reenter the world of work, but have little knowledge about any except traditionally female occupations. A sizable number either are former teachers who thought they had "guaranteed" jobs but now find that the supply of teachers far exceeds the demand, or are "displaced homemakers" whose life plans have been shattered by divorce or bereavement. Such women require help in identifying their strengths, interests, and resources; they also require timely and comprehensive information about the job market. They can benefit from learning the skills involved in making decisions, seeking information on educational programs and occupations, looking for jobs, and budgeting their time and money—skills that can be taught as part of a career counseling program.

Summary

Women in the 40 to 60 age group often have major concerns—including identity confusion, fears and loneliness, family problems, and career issues—which may be overwhelming unless put into perspective through appropriate counseling. The reports of staff members from the 19 women's centers responding to our questionnaire confirm the following comment:

> The clientele of adult services in the seventies reveal widespread need for information on career opportunities, education requirements for careers, educational/training options, comparative costs, and financial assistance. In addition to information, many adults in transition want assistance in clarifying their values, planning life/career goals, overcoming lack of confidence, seeing beyond sex and age stereotypes, cutting through institutional redtape, gaining credit for prior learning, and deciding among a confusing array of career and educational options.[4]

Such information and assistance is provided by the women's centers and other adult counseling services that have sprung up around the country. These programs are discussed in the next section.

COUNSELING PROGRAMS FOR MIDLIFE WOMEN

According to the Women's Bureau of the Department of Labor, in 1963 there were about 20 counseling centers for adult women in the United States; by 1966, the number had increased to 100; and by 1971, to 376.[5] In 1974, 752 such programs were identified, housed in five types of parent institutions: 4-year colleges and universities, community [illegible] junior colleges, private agencies—for example, YWCA, B'nai [illegible]—public adult schools usually attached to high school districts, [illegible] governmental agencies.[6] Today, it is almost impossible to keep track of the number of counseling centers providing services for adult women.

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[4] National Center for Educational Brokering, "Directory: Educational and Career Information Services for Adults," p. 1.

A valuable source of information on these services is the Directory of Educational and Career Information Services for Adults (1978), published by the National Center for Educational Brokering, which lists 215 service sites in 41 States. These sites include libraries, community agencies, and State agencies. To be listed in this directory, the service must be one that links "searching adults with the resources for learning and earning that are most appropriate to their individual needs and goals." [7] The term educational brokering is increasingly used to refer to such services, which include counseling, advocacy, and linkage.

Another useful guide is Women's Centers: Where Are They? (revised edition, September 1975), published by the project on the Status and Education of Women (Association of American Colleges). According to a prefatory note:

> Although the diversity among the centers is striking, each is somehow attempting to provide services specifically for women. Some centers are highly academic, while others are concerned primarily with social or political change * * *. Their activities vary from counseling, to continuing education and women's studies classes, to information centers, to child care centers, to centers of political action.[8]

Two other sources that can be used to supplement these directories are the Women's Bureau publication, Continuing Education for Women: Current Developments, and Catalyst's A National Network of Local Resource Centers.[9]

On the horizon are education information centers, authorized by title IV of the 1976 Higher Education Amendments (P.L. 94-482). This legislation encourages the States to develop their own comprehensive strategies for reaching all citizens through the use of existing resources. It should be noted that these education information centers differ from educational opportunity centers, which involve ten demonstration projects for low-income adults. They also differ from the brokering agencies discussed earlier, in that they focus on the distribution of information resources—their availability throughout the country—and have nothing to do with advocacy or counseling.

The discussion so far may give the impression that counseling services for adult women are abundant, comprehensive, and readily available to anyone who wants them. Unfortunately, this is not the case. Such programs are unevenly distributed across the Nation, with rural areas in particular likely to lack such facilities. Moreover, some of the most needy groups of people—the poor, the unemployed, the less educated—may simply not be aware of such services even where they do exist. Displaced homemakers as well may lack information about the resources that are available to them. A recent survey by the American Institutes for Research—carried out to determine what support services were available to adults, especially women and minority-group members—found that although there was no dearth of programs for women,

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[5] U.S. Department of Labor, Employment Standards Administration, Women's Bureau, "Continuing Education for Women: Current Developments" (Washington, D.C.: U.S. Government Printing Office, 1974).

[6] L. R. Harrison and A. D. Entine, "Existing Programs and Emerging Strategies," in Counseling Adults, ed. by N. K. Schlossberg and A. D. Entine (Monterey, Calif.: Brooks/Cole, 1977), pp. 108-121.

[7] P. 1.

[8] P. 1.

[9] New York: Catalyst, 1977.

> * * * not all groups of women are assisted in equal proportion. There are many more programs for middle-class educated women, who have never worked or who have been out of the labor market for a considerable time, than there are for low-income women and female heads of households * * *.[10]

In summary, both personal experience and a review of the literature reveal a wide variety of counseling programs for women, ranging from leaderless consciousness-raising groups to psychotherapy, from classes in self-defense to courses in career planning. Most centers offer some combination of the following: individual counseling; personal growth groups; career and life planning; special-interest workshops on such topics as coping with widowhood, divorce, or aging parents; information on available occupational and educational resources; and skill courses such as assertiveness training, financial planning and job seeking. Some programs are conducted by professional counselors or teachers, others by peers. In short, the centers provide "different strokes for different folks." Such diversity is both positive and negative; positive in that no single way has been found to alleviate the deep-seated fearfulness and lack of self-confidence that many midlife women feel; negative in that no standards exist to assure that women with serious problems will find qualified people to help them.

Whatever the nature of the program—whether it be a growth group or a structured course, led by a professional or a peer, located in a community or a college setting—it should have certain ingredients, we believe, if it is to meet the needs of women at midlife. The next section discusses those ingredients.

COUNSELING STRATEGIES

The mailed questionnaire asked the directors of selected women's programs to indicate what they had found to be "the most successful approaches for helping women in midlife." One respondent listed the following items:

> Groups of women at the same transition and/or decision points * * * mutual support * * * tangible, accurate information * * * providing a home base.

Another director wrote:

> Our main aims are to assist women to see that their problems are not the result of personal defects but are personal in origin, * * * [to] help them recognize that there is no need to feel defensive about their age, * * * [and to] transmit as much information as possible.

According to another director:

> Women need small focused learning groups, individual counseling, career/life work planning, linkages to community agencies, existence of a women's center.

An intensive study of 15 continuing education programs for women (CEW) revealed that "as women reenter the academic world, they are confronted with both personal problems and institutional barriers."[11] Over and over again, women participating in CEW commented that the support services offered by these programs helped them to make a smooth transition back to school. Such features as flexible class schedules, *small-group interactions with other adults*, sensitive advising, and the provision of child care enabled these women not only to adjust satisfactorily, but also to do outstandingly well as students. Indeed, over half the women in the study had raised their occupational aspirations as a result of their experience with CEW.

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[10] Harrison and Entine, "Existing Programs and Emerging Strategies," op. cit., p. 112.

In any counseling program for midlife women, the important first step is an awareness that women between ages 40 and 60 require different kinds of help, depending upon their particular problems and concerns. The specific array of program components offered by a women's center may be less important than the availability of certain kinds of help. In our experience, the crucial strategies are as follows: (1) support, (2) provision of information, (3) linkage, (4) assistance in planning, and (5) advocacy.

Support

As was mentioned earlier, adults of both sexes often feel alone with and confused by their problems, but are ashamed to seek outside help. They have too readily accepted the fiction that adulthood is a period of stability and certainty, unmarked by the turmoil and change that characterize the earlier years of life. Thus, they need assurance that other adults have the same concerns and uncertainties as they do. A counselor at one Midwestern university center indicated that, in her view, the first step in helping clients is to make them realize that they are not alone in their pain. She reported that her clients had repeatedly emphasized the importance of learning "that I'm not crazy. I'm not alone * * * Many other women feel this way too."

To address this need for support, all women's centers should probably include group counseling as a major program component. Becoming acquainted with other people in the same situation gives the client psychological and emotional reassurance. In addition, such group interaction has its practical side in that possible solutions to mutual problems may be shared.

As an approach to understanding the ways in which support can be useful, we turn to a classification scheme proposed by Robert Weiss. He believes that situational distress (defined as "reactions that are displayed by almost everyone in the situation") is evoked by three different types of circumstances: crisis, transition state, and deficit situation.[12]

A crisis is a sudden and severely upsetting situation of short duration that requires the individual to mobilize energies and resources: for instance, an accident or the sudden onset of a major illness in the family. People in crisis frequently are emotionally numbed, their feelings suspended. Then the crisis passes, and the situation either returns to normal (for example, the family member recovers) or ends in change (for example, the family member dies or is permanently invalided).

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[11] H. S. Astin, "Continuing Education and the Development of Adult Women," in Counseling Adults, ed. by N. K. Schlossberg and A. D. Entine (Monterey, Calif.: Brooks/Cole, 1977), p. 140.

[12] "Transition States and Other Stressful Situations: Their Nature and Programs for Their Management," in "Support Systems and Mutual Help: Multidisciplinary Explorations," ed. by G. Caplan and M Killilea (New York: Grune and Stratton, 1976), p. 213.

In the latter case, the affected individual enters a transition state, which is a period marked by relational and personal changes, including attempts to deal with grief and other disruptive emotions. This period is often marked by confusion and uncertainty as the individual attempts to rearrange his or her life and to find new sources of support. The end of a transition state is usually marked by a new sense of personal identity and a new life organization, which is either satisfactory or unsatisfactory. If the latter, the individual is said to be in a deficit situation. For example, a widow or widower may find that she or he has continuous difficulty in raising dependent children single-handed, without the aid of another adult. In contrast to a crisis, which is short-lived, a deficit situation tends to be long-lasting.

According to Weiss, support is the most effective kind of help for a person experiencing a crisis. The helper—who may or may not be a professional—communicates empathy, understanding, and a readiness to provide whatever service is required to get the individual through the crisis. Such support is also a first step in helping those in transition states and deficit situations, though they can also benefit from other strategies.

Provision of information

While support is usually necessary, it is not always sufficient. Often people also need information that will promote their cognitive understanding of a particular problem or situation. One counselor explained that, in talking to adult women who want to return to school, she often combines the provision of information with support: "I give strong doses of encouragement, based on the records of other women who have returned to formal education."

In a letter to one of the authors, Robert Weiss wrote: "I now recognize that in dealing with crisis, transition, and deficit, the same two provisions are valuable: (a) information which may extend the understanding and capacity to grasp the experience and (b) . . . some form of support." For instance, to help people weather the transition of marital separation and divorce, Weiss organized a program called Seminars for the Separated, which featured as a major component a series of lectures on such topics as the emotional impact of separation, issues likely to create conflict between separated spouses (property division, support, custody, visitation), and the problems of building a new life organization and a new identity.[13] Such cognitive materials provide adults with a framework for understanding their situation.

This information component is especially appropriate in counseling the midlife woman, who often believes that her problems are unique, and that her reactions to the problems are eccentric, deviant, or even "crazy." By making her aware that other women commonly experience the same emotions—whether dismay and resentment at having to make a residential move to accommodate the demands of her husband's job, fear and anxiety over returning to school, boredom and frustration at the tedium or daily life, or whatever—the counselor can do much to alleviate the woman's distress.

The counselor can also communicate to the midlife woman some of the facts of adult development. For instance, she may find relief in knowing that adults in the middle years commonly experience a sense of powerlessness and sadness, or loss of control over their own destinies, of missed opportunities; that transitions that are "on schedule" are easier to deal with than those that occur "off-time" (for instance, retirement at age 45 rather than age 65, widowhood at age 35 rather than age 70); that the first reaction to crisis is often emotional numbness; that the emotional "yo-yo syndrome" is common following divorce.

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[13] R. S. Weiss, "Marital Separation" (New York: Basic Books, 1975).

Whatever the particular problem or transition, the solution or the adaptation takes time. The more knowledgable the leader or counselor, the better able he or she will be to transmit information to the client so that order can be made out of seeming chaos.

Linkage

In the previous section, we talked about the provision of information that would help people to deal with the psychic pain and turmoil that often accompany life's transitions. But many midlife women ask questions that are less existential but just as urgent if they are to develop their full potential. These questions frequently take the form of "Where is?" "Is there?" and "What are?" "Where is there a school that offers part-time training in tailoring?" "Is there an opportunity for female morticians?" "What are the options for someone with my interests?" These people suffer not from identity confusion or the stress of transition, but simply from a lack of facts about opportunities and resources, especially in connection with education and work.

Thus, an important strategy in counseling midlife women is that of linking people and resources. We have already mentioned the various "brokering" services, whose main function is the provision of such linkages. Not only do these services channel information to people who may be unable to find the facts on their own, but also they engage in such activities as assessment, advisement, referral, and advocacy.

Assistance in planning

As has been indicated, many women at midlife experience identity confusion. Having been socialized to vicarious achievement, they develop little sense of control over their own lives. Because of bereavement or divorce, some women may suddenly find themselves forced to take charge, to act independently, and to make their own decisions. Other women may suffer no loss, but nonetheless may find themselves dissatisfied with their own passivity and eager to move into the arena of direct action. Whichever the case, these women will often need help in learning the skills necessary to achieve control and direction; one of the most fundamental of these skills is the ability to plan.

Planning has two major components: exploration and implementation. Exploration involves assessing one's own abilities, interests, and values, as well as considering the various available options. In the initial stages of planning, women often need encouragement to be free in their exploration, to fantasize, to consider a wide range of possibilities. Once such "brainstorming" has taken place, the focus can be narrowed, and a definite decision made. Implementation involves choosing the appropriate means to effect the decision, entering the new situation, and adapting to the requirements of the role.

Planning can relate to the world of work or to one's personal life; it can cover either a short or long time span. Planning is a complex process: defining one's identity, exploring possible options, and identifying ways to reach specified goals are activities that may require considerable guidance and training.[14]

Emerging in the literature is the notion that adults need mentors to help them achieve their goals. A mentor is a non-parental sponsor who encourages and leads the way. In the past, women have often suffered because they have been unable to find mentors, especially mentors of their own sex. Evidence indicates that, whereas most men are "adopted" by their mentors when they are in their twenties and thirties,[15] women develop somewhat later. Not until they are in their forties and fifties are most women intensely engaged in pursuing their goals.[16] Thus, women at midlife may stand in special need of having sponsors who will encourage them in making and implementing plans.

Advocacy

The final strategy that belongs in the repertoire of the women's counseling center is that of advocacy. The counselor must often adopt an activist stance in order to help clients hindered by various structural and institutional barriers, including bureaucratic red tape. Many adults are both out of work and out of school; they need someone to lobby on their behalf, and the counselor may be highly suited to this role.

In recent years, a movement has developed to base guidance counselors in the community, rather than in education institutions. The rationale for this movement is that, all too often, institution-based counselors are more interested in maintaining and protecting the system, rather than in helping their clients. If counselors were independent professionals, rather than the employees of institutions, they would be in a better position and might have more inclination to bring moral and legal pressure to bear on institutions. They would then be more likely to rethink outmoded policies and to modify or eliminate antiquated and irrelevant rules.

Several years ago, some members of the College Entrance Examination Board's Commission on Tests urged that the Board establish regional guidance centers, to act as "advocative, protective, and supportive" agencies outside the established structures. Such agencies "would be based on the legal conception of the ombudsman—one who helps and even protects an individual citizen in encounters with agents of government."[17] At that time, this proposal was branded "totally unrealistic." More recently, however, educational brokering services have turned this allegedly "pie-in-the-sky" proposal into a reality. The fact that advocacy is seen as a crucial element of these new services for adults attests to the importance of this strategy. Its many applications to the problems of women at midlife are obvious. For instance, employers and educational institutions often have been unwilling to give women credit for experience gained in managing the home. Through lobbying efforts, advocates can help to bring about changes in attitudes and regulations related to this issue.

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[14] For further information on the mechanics of planning, see N. K. Schlossberg, L. E. Troll, and Z. Leibowitz, "Perspectives on Counseling Adults: Issues and Skills" (Monterey, Calif.: Brooks/Cole, 1978), pp. 120–39.

[15] D. J. Levinson, C. M. Darrow, E. B. Klein, M. H. Levinson, and B. McKee, "Periods in the Adult Development of Men Ages 18 to 45," in Counseling Adults, ed. by N. K. Schlossberg and A. D. Entine (Monterey, Calif.: Brooks/Cole, 1977), pp. 47–59.

[16] T. Lehmann and V. Lester, "Life Cycle Implications for Nontraditional Education" (unpublished MS, 1978).

[17] N. K. Schlossberg, J. C. Hoy, and E. W. Gordon, "Regional Centers for Guidance in Continuing Education," in Report of the Commission on Tests: II-Briefs (New York: College Entrance Examination Board, 1970), pp. 114–24.

RECOMMENDATIONS

As has been indicated, women in midlife have a number of concerns, ranging from questions of personal identity to relatively impersonal needs for better career information and job market data. Although various programs to deal with these concerns exist, their geographical distribution is spotty, and they are too frequently focused only on relatively affluent, well-educated women. Moreover, the kinds of services and strategies offered by a particular women's center may be inadequate.

To meet the diverse needs of women in the 40 to 60 age group, a wide range of programs and strategies is required. For example, women experiencing identity confusion or suffering from fears and loneliness may benefit most from the support provided by group counseling sessions, whereas women involved in making career decisions may benefit most from the linkages provided by brokering services and from assistance in developing planning skills. The policy recommendations made here all relate to the need for a full range of services to help midlife women deal with their problems.

Women wishing to return to school or to engage in other retooling efforts often find themselves hampered because many higher education policies are designed exclusively for full-time, traditional-age students. For example, financial aid and field placement are often available only to full-time students. Such policies constitute major barriers to adults who must work full time, or who have family responsibilities that prevent them from enrolling on a full-time basis. Therefore:

1. Post-secondary educational institutions should initiate policies more responsive to the needs of adult students. These policies would include (a) granting credit for life experiences which have been appropriately evaluated; (b) giving financial aid to part-time as well as full-time students; (c) establishing internships (paid and unpaid) that would give adult students a chance to explore a new field before making a full commitment to it.

While these changes will benefit many women in midlife, many others have no need for or interest in attending college. Nonetheless, they can profit from good counseling. Despite the proliferation of counseling centers serving adults of both sexes, such services are not universally available. So far, there is no systematic delivery system to assure that the ordinary adult woman in any given community will have somewhere to go for help. Therefore:

2. Regional Adult Counseling Centers should be established, to serve both as model centers and as resources for satellite centers throughout the region. These centers would offer a comprehensive array of services, including individual and group counseling, career planning, skills training, and special-interest workshops. Satellite centers might offer only some of these services, referring clients to the regional center for other services, as necessary.

In many cases, even where adult counseling centers exist, women in the community may not be aware of them. Therefore:

3. A comprehensive list of centers across the Nation should be prepared, giving information on location, program components, staff training, and fees. This list should be updated every 2 years. Until regional centers are established, the Women's Bureau of the Department of Labor and the National Center for Educational Brokering could be charged with responsibility for developing an up-to-date, cross-referenced list of resources.

Most counselors from whom adults seek help are not prepared to respond to their normal developmental needs. Psychotherapists are trained to diagnose and treat pathological conditions; guidance counselors, while trained to respond to development needs, are youth oriented. Therefore:

4. Centers should be established to provide specialized training for the professionals and paraprofessionals who will staff adult counseling centers. The function of training counselors for the satellite agencies could be undertaken by the Regional Adult Counseling Centers recommended earlier.

To facilitate counselor training, whether conducted as part of a preservice or in-service program, special materials are required. Therefore:

5. Specialized training materials on counseling adults should be developed. These materials would include (a) information on adult development, with special attention to the needs of midlife women (b) suggested strategies for counseling adults and (c) principles of program development.

Establishing a counseling program for adult women is not sufficient. Any such program, to be effective, must also undergo evaluation to determine its impact on clients. Therefore:

6. A plan should be developed for the formative and summative evaluation of the effects of the counseling and training programs offered by the regional centers.

CONCLUSION

All too often, physicians, psychotherapists, clinical psychologists, and others in the so-called helping professions tend to regard midlife women as neurotic. Compliants of depression, hot flashes, backaches, discontent, and anxiety are viewed as symptoms of psychological disturbance, rather than as relatively normal and typical manifestations of midlife and of a cultural milieu that conditions women to be dependent, passive, and helpless.

Inevitably, adults of both sexes undergo transitions that force them to reassess themselves and restructure their lives. Though there is a growing awareness of the kinds of changes that men in midlife undergo, women between the ages of 40 and 60 have been neglected as a subject for study. It must be recognized that many of their problems stem from the rapid pace of change in technology, communications, and values. "Future shock" may be a present reality with which most adults are not prepared to cope. New career and personal options have opened up for women in recent years. This new freedom, while exciting and challenging, can also result in emotional distress, particularly for those women who were raised in a period when role expectations were more limited, rigid, and clearly defined. Today's midlife women may simply not have developed the skills necessary to cope with a rapidly changing world.

Brought up to feel that they should be able to take care of themselves, many adults view the need for outside help as a sign of weakness. Perhaps the most important task facing the counselor of adults is that of legitimizing the need and right of adults to seek help in dealing with normal developmental changes.

B. MUTUAL HELP: AN ALTERNATE NETWORK

(By Phyllis R. Silverman, Ph. D.)

BIOGRAPHY

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ABSTRACT

In this paper we observe that women participate in multiple helping networks. These networks have different ways of helping those who participate in them. We propose that assistance given in mutual help exchanges and mutual help groups is the most effective and meaningful kind of aid for problems that may occur during normal life cycle transitions through which most women go. It is our belief that mutual help, which involves sharing between people and draws on the successful experience of the participants, makes it easier, by its reciprocity, to accept assistance if needed and to find solutions that enhance a woman's compentency in managing her life in other spheres, as well. Further, this kind of sharing improves the quality of life in any community, as people reach out to each other in a caring way.

INTRODUCTION

Women in their middle years must cope with many changes. While this is a time of change, it is not necessarily a time of crisis. All women will experience the physiological changes related to menopause. For some, their roles as mothers may change as their children move out of the house. For others, having postponed childbearing until later in life, there are young children still at home. Relationships with husbands may change. The rate of divorce is going up in this age group; some couples divorce when children no longer provide a reason for keeping the marriage intact. Also, the fear of becoming a widow is always present. For some women, it may be a time to consider going back to work or changing career directions. For all women, but especially for those who have never married and have only their own income on which to depend, retirement planning begins to take on new immediacy. Any or all of these difficulties can be seen as part of the normal transitions in a woman's life cycle.

Few women think through or plan on how they will cope as changes occur. Their previous experience may not be relevant to guide them through these new situations, so that they may need help during the midlife transitional years. A woman may turn to her informal network of family and friends. That network, too, may be changing, and her affiliations may no longer be relevant to her new situation. Even a stable network may be unable to help her in this situation. What kind of help will she need to cope effectively with her changing life? From whom will this help be available?

In part, where a women goes for help is related not only to what help is available, but to how she and the community around her define her problem. This definition also determines what she expects from the help. If the problems described above are defined as symptoms of an illness, they are then understood as manifestations of a woman's condition. The woman feels deviant and unusual, and thinks of herself as weak or ineffectual. She may seek a cure to repair the defect that presumably would return her to her former condition. If, on the other hand, these problems are understood as part of the human life cycle, they are not seen as unusual. The woman is strengthened by the nowledge that she has problems because she is human. In seeking help, she may want to add to her coping repertoire to enhance her ability to deal with life. She recognizes that since her life is changing, she cannot turn back the clock; she must change with it.

When a woman reaches out for or is offered help, she can see it as leading to her becoming dependent, reinforcing her sense of being unable to cope; or she can see it as an opportunity to enrich herself, to become empowered to act on her own behalf. In this paper, we are talking about normal life cycle issues which may affect any woman, and some of which affect all women. We are concerned that a woman who receives help during this period should not also receive a message that defines her as defective or sick. Rather, any help given should lead to greater understanding of self and to providing her with tools that enable her to cope more effectively. The goal is to make available information, resources, and people. Help should be within easy reach in the context of her on-going experiences, so that it is not necessary for her to identify herself as needing help or being helped. We are talking about developing a preventative or enhancing strategy, rather than one which responds to crisis.

The purpose of this paper is to examine the various types of help available for midlife women in any community, and to examine the consequences for women who accept help in these different contexts. We will look at why some helping methods may foster dependency and a sense of ineffectuality. Finally, we will propose that mutual help programs may be a more powerful helping method than any other in assisting women with midlife transitions. We suggest that help with any of the concerns referred to at the beginning of this paper are examples of such transactions, and that a mutual help effort would be the most effective and appropriate type of help. We will try to substantiate this thesis in the text that follows.

HELPING NETWORKS

On any given day an individual can participate in many helping exchanges or networks involving different people and a variety of issues. These interactions occur in the family, in the neighborhood, at work, with friends and with peers in such relationships as baby-sitting arrangements, food cooperatives, or family associations.

For example, a woman considering going back to work talks over the decision with her husband and explores with teenage children what her not being home after school would mean to them. She discusses with a friend who has gone back to work how she found a job and what problems this created for her in caring for her home and family. She learns that her friend's family pitches in to help with meals, clean up, and even the shopping. Through a local newspaper, she learns of a job placement service at a women's resource center in a local community college. At the center she goes to a job counselor who helps her decide what she wants to do, and where to go to school to develop new skills. She may pay a fee for this service. At the center, she is invited to join a group of women who are in a similar position. She shares with the other women her hesitation about job interviews. Informally, she begins to talk with other women about how to negotiate with family members about sharing work and reallocating the chores that the women had done when they were home full time. This woman's helping network includes her family, friends, the local newspaper, a university resource center staff, and other women she meets who are coping with the same problem.

Many kinds of helpers are available, as has been indicated above. People ask others for help because they have an affiliation with or feel an affinity for that person. They may buy these services or may feel entitled to them as a member of a family or as a voting constituent. Each context in which help is sought brings with it a different set of obligations, helping possibilities, and strategies for problem solving. None of these methods are mutually exclusive. In any helping network there are informal helpers as well as formal caregivers.

A professional helper is necessary for some problems. There are times when legal counsel is needed or when the guidance of a clergyman is required. When a woman's reaction to a normal transition is extreme, she may need help from a mental health professional. More research needs to be done to establish the nature of typical transitions. People need to understand that at times extreme behavior is to be expected and should be seen as within the range of normal, such as a mother's behavior when a child dies. Other problems require expert knowledge, but not professional help. Sometimes the "knowledge of the professional" could be transmitted by a sensitive friend or by a specially oriented lay person in the helping network. It is important to appreciate that any helping network is very complex. We orchestrate and balance such networks constantly. Rarely do we abdicate our control to any one system. As we look at the problems midlife women face, we need to ask what type of help is most effective and appropriate to what situations?

The formal network includes people who are professionally trained as helpers, such as clergy, teachers, police, physicians, and social workers, as well as those who are elected and appointed town/city officials and who help their constituents. These are people who, as part of their job, are helpful. Often they work in human service agencies mandated by law to serve people at various times of need.

In the formal helping relationship, the helper is sought out because he or she has expert knowledge about how to deal with specific problems. Training and formal education prepare the helper for work in this area. Reciprocity is not part of the relationship. The individual becomes a client and pays a fee for the service received. Often the type of help provided is regulated by a licensing procedure.

Professionals develop what in their best judgment are good and appropriate services for a potential client population. Anyone who does not have the requisite training is not qualified to help. Problems are defined as symptoms of illness with the expectation that people can be "cured." The expert is endowed with special knowledge to which only she is privileged and as a result, only she has the power to "heal." There is no room to integrate the experience people gain from living and successfully dealing with their own problems. People who, as clients, learn to solve their own problems are not then seen as legitimate helpers to someone else with the same problem. A successful helping experience, in this context, is used as an excuse to develop further professionalization of such helping efforts, thereby enlarging the number of professionals seeking clients to help.

The informal network includes members of the nuclear or extended family, friends, neighbors, peers at work or in fraternal or religious organizations, and so forth. They are not paid to help, but do so because of their relationship to the participants in the helping exchange.

Help in an informal network is based on reciprocity and mutuality. People's problems are seen as typical, ordinary, to be expected. The reason people help is because they are involved in what is happening and they have a sense of obligation to each other. They care about each other. Help involves an exchange, so that someone who is the benefi-

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ciary today may be the helper tomorrow. There is very little concern about dependence or weakness. Help that is provided is based on the participants' own experiences with the problem, and help is often available without necessarily having to ask for it.

Tensions exist between formal and informal networks. What different impact do these networks have in the service they offer during normal life cycle transition? What is the influence of an ever-expanding system of formal human-service helpers in a professionalized system? At one time (and for some women still), a woman's individual, psychological and social needs were met by religious institutions, family, friends, and neighbors. We are concerned that today, however, there is a tendency to assign this supportive aid to professional helpers. We therefore ask, what happens to a society when problems which are part of the normal human condition are assigned to a group of professionals as appropriate matters for their exclusive concern and regulation? Friedson sees this reliance on professionals leading to a pathological situation:

> The pathology arises when outsiders may no longer evaluate the work by rules of logic and knowledge available to all educated men, and when the only legitimate spokesman on the issue relevant to all men must be someone who is officially certified.[1]

An environment is created which makes people self conscious about being involved in other people's lives without first receiving the proper training and credentials.

A good deal of money has been invested in agencies where professionals work to solve client's problems. For example, the Widowed Resource Center in New York City had a budget of $250,000 to provide skilled professional counseling to the newly widowed. The newly widowed did not use the agency; most of the help provided was to women whose problems were very serious, predated their widowhood, and could have been dealt with in local mental health centers in their respective communities.[2]

Studies indicate widows seek help from other widows in their own community and that this support from the informal network is most effective in helping them cope with their grief and with the transition from wife to widow.[3] The establishment of an agency to respond to an apparent need may, in fact, lead to the target population nonetheless remaining unserved.

A tension can develop between the informal system that uses its own experience as a basis for its activity, and the formal system that feels that only professional experts can be effective in coping with life cycle changes. The recent rise in consumerism is a reaction to this increased type of specialization. There is a growing desire on the part of the average citizen to be in charge of her own life and to rely less on the professional helper by learning to critically evaluate the work the professional does. The "grass roots" movement, neighborhood organizations, and mutual help groups are all examples of the informal network developing alternative organizational units to help people. These organizations use the life experience of their members; those who have been helped become helpers, based on their own success in dealing with the problems at hand.

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[1] E. Freidson, "Dominant Professions, Bureaucracy, and Client Service," in W. Rosengren and M. Lefton, Organizations and Clients, (Columbus, Ohio: Merrill, 1970), p. 92.

[2] S. R. Hiltz, "Creating Community Services for Widows," (New York: Kennikat Press, 1977).

[3] P. R. Silverman, "Services for the Widowed During the Period of Bereavement," Social Work Practice, (New York, Columbia University Press, 1966). Also "Mutual Help and the Elderly Widow," Journal of Geriatric Psychiatry, vol. VIII, 1975.

The formal helping system is gradually responding to this tension. Eva Salber, M.D., pioneer in community involvement in the development and provision of health care, writes:

> Health services will prove satisfactory only when patients and health professionals cooperate and collaborate, not only in the delivery of actual medical services, but also in an attempt to identify and solve community problems. In this partnership patients get better medical care. They also develop self assurance and recognize their potential power as a pressure group. At the same time, doctors who truly listen to their patients become more skilled physicians as they gain greater knowledge of human needs.[4]

Earlier we talked of mutual help as being a more powerful and effective method for assisting midlife women, especially in contrast to receiving help as clients in agencies. The following sections focus on these efforts and why mutual help may be of greater value during normal life cycle transitions than help from professionals and human service agencies.

MUTUAL HELP

Assistance in the informal helping system is characterized by mutual aid. We have suggested that this method can provide the most meaningful assistance for midlife women. A mutual help exchange is characterized by a helping interaction that takes place between people because they share a common problem. Beyond the informal exchanges there are formal mutual help organizations.[5] These develop when people come together to find ways to systematically exchange solutions to common problems. This formalization takes place when the need extends to individuals not in close proximity to each other, the interest is so great that the number of potential members cannot be absorbed by an informal network, or when the problem affects so few people that an effort must be made to reach out and bring them together. In the following text, we focus not only on the informal exchange, but on those formalized in groups or organizations, referred to as "self-help" groups. Since the helping exchange almost invariably goes both ways, we prefer the term "mutual help," as used by Lenneberg.[6]

Types of Mutual Help Groups

Mutual help organizations may be classified into four types according to their primary activities. First are groups whose primary function is *fundraising;* they are a mutual help group insofar as they raise money to find solutions or deliver services in connection with a common problem. For example, when poliomyelitis was the focus of their activity, the March of Dimes used polio victims and their families as fund raisers. The money they raised was given to professionals who provided services and carried on the research that led to the prevention of this disease. The victims had no role in this work.

Second are groups whose primary function is *political action*, which involves changing laws and *changing public attitudes* toward the common shared condition. Gay Liberation and the Women's Movement exemplify this type of group.

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[4] E. J. Salber, "Caring and Curing," (New York: Prodist, 1975), p. 5.

[5] P. R. Silverman, "Mutual Help Groups: A Guide for Mutual Health Workers," National Institute of Mental Health, (Washington, D.C. Government Printing Office, In Press).

[6] E. Lenneberg and J. L. Rowbotham, "The Ileostomy Patient" (Springfield, Ill.: C. C. Thomas, 1970). See ch. 4, "Mutual Aid."

Consumer advocacy is a third type of mutual help group. Child in Hospitals, in the Boston area, is a group of parents concerned with restricted pediatric service visiting hours. This group provides information to parents about hospital practices, psychological needs of hospitalized children, and hospitals that allow parents to remain with their ill children.

A fourth group devotes itself primarily to *personal help* for its members, thus enabling them to deal effectively with their special problems. Alcoholics Anonymous and La Leche League for Nursing Mothers typify such groups.

Groups that perform more than one of these functions are illustrated by many chapters of the National Association for Retarded Citizens and the National Sudden Infant Death Syndrome Foundation. These groups not only are involved in fundraising for new research and additional services, but they also educate the public about these conditions and have mutual help programs in which members offer personal help to each other. Many services in the National Association for Retarded Citizens are carried out by professionals, such as the research or educational programs sponsored by these groups. Where the parents or consumers retain control, and a reasonable division of labor develops so that the talents of all are utilized as needed, then a group would still be considered a mutual help organization. A group ceases to be a mutual help group when constituents lose control over the direction and resources of the group.

Organizational Structure

In a mutual help effort, members with a common problem run the organization and control all its resources. The organizational structure is non-bureaucratic, although often it has a president and other elected officers. Some groups have used a collective model; steering committees manage the groups in order to minimize hierarchical relationships and maximize the equality of all. The momentum for all groups, regardless of their organizational format, comes from the members' common concern for each others well-being and their sense of mission about coping with the problems at hand. Members develop expertise about their problems based on their personal and collective experience in successfully coping with them. Helpers come from within the ranks of the membership, and it is expected that people move from the role of recipient to that of helper. There are no offices, hours, or other institutional barriers to come between members. Meetings are held in churches, community colleges, people's homes and other existing community facilities.

The degree of formal structure varies considerably among groups. Many groups, such as Alcoholics Anonymous (AA), have national affiliates that strongly influence both the public image of the group and the manner in which it operates. In such groups, the local programs are quite similar, regardless of locale or constituency. In groups such as La Leche League (for nursing mothers) and Recovery, Inc. (for people with serious emotional problems), the national organization also provides detailed directions for carrying out local programs. In contrast, there are groups without formal national affiliates, such as the Widow-to-Widow program, where the structure of the local group is more likely to be unique in its organization.

Most groups complain about not having sufficient money for their work. However, for the most part, very few efforts are restricted for this reason. Most groups depend upon volunteer efforts of their members. On the local level there is no rent or salary to pay. By paying dues, or making collections at meetings, or using other fundraising means, the group can raise enough money to cover its modest expenses. Money is needed to support a national office. These moneys often come from a proportion of local dues, the sale of books about the organization, and annual fund-raising campaigns.

Why mutual help groups develop

The quality and quantity of available formal human services has been an important influence on the formation and growth of mutual help groups. In many instances, the founders of mutual help groups have sought professional help and found the assistance offered to be either inadequate, inappropriate, or unsuccessful. Mutual help groups such as Alcoholics Anonymous and the Association for Retarded Citizens developed in response to professional failure. They were founded by people who had been treated without successful outcome for many years in various clinical programs. Such groups often restrict the involvement of the professional human service community as a result of their unsatisfactory experience with professional helpers. Thus, it is not surprising that there is a certain amount of tension between these two care-giving systems, as mentioned above.

Mutual help groups also came into being because of the success of the professional in terms of technological advances. For example, people with cystic fibrosis now live into their early 20's and sometimes marry; similarly, victims of extensive burns, who would have died from their wounds a few years ago, now survive. But physicians, in developing medical procedures to keep such people alive, did not develop parallel services to assist the patient in living with his disability. In such instances, advanced medical technology solved one problem, but created others that were unanticipated. Consequently, mutual help groups for afflicted persons have been formed to fill the gap left by the medical profession. Such groups work closely with the medical profession and other human service agencies. The tensions that develop between them are much more limited than among groups which have developed in response to professional failure.

Mutual help groups also develop in times of accelerated social change, when new knowledge cannot be rapidly translated into common practice. For example, mutual help groups such as the Association for Childbirth Education began when couples became knowledgeable about the value of family-centered, unmedicated childbirth. Despite data attesting to the benefits of this approach to childbirth, most women still have some anesthetic during delivery which takes place in a hospital setting designed for the treatment of the ill or for the treatment of unusual complications. Further, most new mothers are separated from their babies for many hours after delivery. Therefore, mutual help groups were formed by couples who objected to the way they were treated during delivery and who sought an alternate manner in which to deliver their children. These mutual help groups are carriers of change because they are able to respond more quickly than formal institutions to the latest scientific data.

In the area of death and grief there is an even greater gap between knowledge and practice than in the area of childbirth. People live longer than in the past and, at least in the United States, are rarely exposed to mass deaths from disease, famine, or war. An individual comes in contact with death less frequently than in past generations, and thus has fewer guidelines to appropriate behavior in such a situation. Mutual help groups have been formed to fill the void in the bereaved persons' lives, to give comfort and support to members, and to help the newly bereaved learn how to accommodate the loss.

We can anticipate the development of mutual help groups for women in menopause. A coming generation of women is more aware of their changing bodies and less willing to passively accept traditional attitudes on how to cope with their normal changes. The primary helpers have predominantly been male physicians who are inclined to treat menopause as an illness with symptoms requiring a cure. Women have a need to share their menopausal experiences, find ways of dealing with body changes, and put these experiences into the perspective of the normal life cycle. Information on this time of life should be as readily available as it is for young girls at the time of menstruation.

Mutual help groups have been organized most often by troubled individuals who found that working with others suffering from the same problems helped to solve their own problem; these newly involved individuals then shared their information with others facing the same problem. The news of their success spread by word of mouth; they did not consciously decide to start an organization. However, when it became clear that an organization was required to accommodate the growing interest of their work, these charismatic individuals were not afraid to take a leadership role. Conversely, there are some mutual help programs that had their roots in the work of a professionally sponsored program. For example, I conceptualized the idea of the widow-to-widow program. With the help of five widows who did the actual helping, the program became a reality.[7]

The Nature of Mutual Helping

We have already observed that mutual help groups develop at a time when women do not know how to act in a new situation. There is a need to learn new skills, new habits, and new ways of looking at oneself and at the world. An information gap occurs. Perspective on what is happening as well as suggestions on how to cope are needed. There is also a need to meet other people who are going through the same experience.

A period of change often finds the woman feeling alone, isolated, as if she is the only one going through this experience. Mutual groups have been called enabling organizations in that they help an individual get from "here," at home isolated in her grief, to "there," participating in her community.[8]

How is this enabling function achieved? The most important quality of mutual help is that it is offered by someone who is or was a fellow sufferer. The helper is someone who is willing to relive her own experience many times over if it will help someone else. She shares her successes as well as her mistakes. She becomes a role model, someone with whom a woman can identify. By her example, she offers hope. For example, one woman who was about to return to work, after talking with others who were already working, observed that she felt better about her own doubts. She realized it was normal to feel insecure and she began to sense that she could master the situation as had the women with whom she was talking. She began to see herself as typical, to accept her feelings as legitimate under the circumstances, and to develop a sense of her potential competence. Both the helpers and the helped become aware of the mutuality of the relationship. Long-term friendships can and do develop out of mutual helping exchanges. A woman can find a community of like-minded people who provide direction and hope for each other. This is as important to a woman having her first hot flash as it is to a woman facing a life-threatening illness.

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[7] P. R. Silverman, D. MacKenzie, M. Pettipas, and E. W. Wilson, (eds.), "Helping Each Other in Widowhood," (New York: Health Sciences, 1974).

[8] Lenneberg, op. cit.

In the mutual help exchange, the helper both teaches by example and has a good deal of data to impart to a woman about the problem she is experiencing. This information can provide a woman with perspective on her situation, a knowledge of how it will change over time, and a range of alternative coping strategies. Some groups such as AA offer a prescription (the Twelve Steps) for how the individual should proceed to achieve her goal. Most groups provide people with information, ideas and examples of how they may proceed, leaving the rest up to them. If the woman has to deal with the formal helping network, for example her physician and the possibility of an operation, the mutual help group will teach her how to negotiate this particular system: how to ask questions, how to evaluate what she is told, and how to understand her options. As a result, the woman will use the formal system more wisely and be more realistic in what she expects.

There are mutual help programs that reach out to potential members without waiting for them to ask for help. This is especially true for some medical conditions (such as open heart surgery), and some social categories, such as the widowed. A member of mended hearts, for example, will visit before and after the surgery without waiting for the heart patient to ask. Mutual helpers can be classified as neighbors. Neighbors in the informal helping system have the right to reach out without being asked. There is no stigma or any question of an individual's ability to manage in this kind of offer. The offer of help, stated simply, is "I have been there. I know it is nice to talk with someone else who has had this experience, so I am reaching out to you." The contact provides an opportunity to give information about what to expect and to calm the fear and isolation the newcomer may feel, before there is a need for an articulated "call for help."

As members accomplish the goals of the group, they either become helpers to new members or leave the group entirely. This characteristic involves mutual help groups in an interesting dynamic. They have an ever-changing membership, with new generations of helpers constantly being developed from among those they have helped.

We are talking about helping people in transition. Any transition period can be characterized by at least three identifiable stages. The first stage, *impact*, is a time of disbelief that a change has really occurred. For example, when a woman's life is totally disrupted, such as after the death of her husband, she may feel numb and act reflexively. The second stage, *recoil*, is characterized by a growing recognition of the reality of the change, and a growing frustration resulting from the inability to live life as before. In the final period, *accommodation*, a woman will find new direction and a way of integrating the changes into her life.

The dynamics of the mutual help group also results in three stages of transition. The individual first recognizes that she has something in common with other members of the group; next she develops a sense of common cause with the group; finally she is concerned with the continued existence of the group and becomes a helper. During the impact stage, the individual has to learn to accept herself as someone in a new situation; the ability to acknowledge this new image of herself is facilitated by meeting members of a mutual help group with whom she potentially can identify. During recoil, she must come to recognize that she needs people and information to help her cope with her new situation. Members of a mutual help group develop a unity as they share their common experiences; they do not feel deviant or alone. They learn how someone else dealt with the problem; this learning is possible when there is someone who provides a role model, hope, and the necessary information. Finally, the individual can change roles from beneficiary to provider of help. With a peer, the helper is potentially a friend and the relationship can become reciprocal. The fact that the recipient can change roles and become a helper reinforces her sense of competence and adequacy, gives meaning to her previous experience, and finally enables her to make a successful accommodation.

Contrast this experience with seeking help from a professional, which can reinforce an individual's sense of weakness, since she is always in the role of recipient in a client relationship.

WIDOW-TO-WIDOW: A CASE EXAMPLE

The problems of the widowed are dealt with elsewhere in this monograph. Suffice it to say that these are women in transition, unable to be wife to a husband, and having no role definition that will frame and focus their lives in the same way the role of wife has done. They need to find new direction. We are accustomed to talking of "working" at being married; it is just as necessary to "work" at being widowed. The new widow needs information on how to manage her life alone, to raise her children alone, to live alone, to find work, and to manage her finances. She needs support, encouragement, and friendship, and to repeople her life. Above all, she needs someone to talk with who says "I understand," and really does, and will not insist that the widow hide her grief as a price for her involvement. The widow-to-widow program provides a model for meeting this need through a neighborhood mutual help group. Experienced widowed volunteers reach out to every newly widowed person in the community, obtaining information about her husband's death from the obituaries, from death certificates or from funeral directors. In addition to outreach, these programs offer social activities, discussion groups, and educational opportunities to the widowed. Programs exist in such disparate places as

Spokane, Wash., Stillwater, Okla., Detroit, Mich.,[9] and Needham, Mass. A description of the widow-to-widow program in Needham, Mass.,[10] follows.

Needham is a suburban community 15 miles southwest of Boston, with a population of approximately 30,000 people. The widow-to-widow program in Needham was started by Mrs. Beverly Eastman, who was widowed at the age of 35, in 1973, when her husband, Tom, drowned in a boating accident. When she began to emerge from the fog that settled around her after her husband's death, she discovered that she had no guidelines on how to survive as a widow. Mrs. Eastman recalled, "The days weren't too bad. The children kept me busy and friends were around." Her friends did try to stay involved after the "casserole period," when everyone turned out to offer condolences and help. But they did not really understand what she was going through. Mrs. Eastman discovered the loneliness of the night when the children were in bed; she would turn to talk to her husband, only to find no one there.

Mrs. Eastman's informal network expanded when another young widow, Louise O'Handley, called after reading about Mr. Eastman's death in the local newspaper. Mrs. Eastman unexpectedly found someone who understood her lack of direction, her loneliness and her fear. Mrs. O'Handley was the single parent of a young son, had weathered a similar tragedy, and had survived. She provided a living case history of hope to Mrs. Eastman. She did not urge Mrs. Eastman to keep a stiff upper lip. She did not tell her time would heal. She gave her permission, instead, to grieve. She had the patience to listen at all hours of the day or night through the most difficult times.

Within a few months after her husband's death, Mrs. Eastman was invited to complete his term as a board member of the Needham Community Council, an agency coordinating human services in Needham. The council asked her about services for the widowed in their community. When she reported that there were none, the council offered to support her in any effort she would make to set up a program for the newly widowed.

Mrs. Eastman felt there should be an outreach component in any program she developed in order to provide the kind of help she herself had received from Louise O'Handley. A friend mentioned the widow-to-widow program, in which widows reached out to other widows, that was developed at Harvard Medical School. She read the book, "Helping Each Other In Widowhood,"[11] and followed the guidelines suggested in it for starting a program. Through the local clergymen's association and community service organizations, she recruited 8 widows who volunteered to do outreach work. The Needham widow-to-widow group was launched. These women had successfully dealt with their grief, were compassionate listeners, and were willing to give of themselves. They ranged in age from 35 to 70, and came from various religious and economic backgrounds.

The volunteers had a series of orientation meetings to prepare them for reaching out. Mrs. Elizabeth Wilson, one of the widow helpers in the original widow-to-widow program, talked with the women about what it is like to offer help to someone who has not asked for it. She explained that there is no prescribed method for reaching out, that after a few months most widows feel that no one wants to listen to them, and that the volunteer is available as someone who will listen. She helped them understand the value of their own experience, of how important it had been to them to find someone to talk with who really understood and who could provide some perspective for them on what they had gone through. Mrs. Wilson observed that it would be easier for the new widow to accept the volunteer because the program was sponsored by the community council, which was trusted and respected. She explained that in the community, widows unfortunately become the object of a variety of crank calls, and they needed to know that the offer of help was sincere and real.

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[9] P. R. Silverman, "If You Will Lift the Load I Will Lift It Too: a guide to developing widow-to-widow programs." (New York: Jewish Funeral Directors of America, 1976).

[10] The material about the Needham widow-to-widow program is taken from an unpublished manuscript by Tricia Norton, Needham, Mass.

[11] Silverman, et al., "Helping Each Other in Widowhood."

As part of the orientation, the volunteers familiarized themselves with the services and benefits they did not already know about that were available in the community. They organized a Professional Resource Board which they could turn to for information. Members of the Board are volunteers who represent the fields of law, medicine, psychiatry, religion and finance.

The first contact with the new widow is made from 4 to 6 weeks after the funeral. By this time the widow is beginning to acknowledge that the word "widow" applies to her, her friends and relatives are returning to their usual routines, and she is beginning to feel very alone. Some volunteers send the widow a note, others make the first contact on the phone. A member of the group is responsible for assigning names to volunteers. They are usually matched by age and circumstances at the time of the death, so that their own experience is most likely to be immediately relevant to that of the new widows.

Almost all the widows are willing to have the volunteer visit them at home on at least one occasion. The average phone relationship can last from 6 months to a year. Many volunteers have developed long term friendships with some of the women they have met.

In addition to the outreach, the group has monthly meetings, with programs varying from a talk on "Restructuring Your Life" to an evening out for dinner and the theatre. These meetings provide the new widow with a secure environment in which to begin to socialize again, to meet people with similar needs to develop a social life compatible with their single status. As a result of these meetings, the group has a membership of more than 100 people who pay $3.00 a year in dues. The group meets in local churches, which provide free space to them, as well as in rooms of the community council, which provides them with postage for their newsletter. The newsletter reports on various activities of the group, includes a listing of volunteer jobs available through the Community Council, as well as information about services and benefits available to the widowed, and other recommended readings.

Another activity of Widow-to-Widow is sponsoring a group of women who need prolonged contact with others facing similar problems. A group of ten women has been organized which meets monthly to talk more personally about their situation. It is a leaderless group that allows its members to speak freely and get feedback from each other. It is felt that these people would not necessarily open up to a professional. An interesting additional by-product of the Widow-to-Widow Program has been that, every year since the group was organized, it has been invited to talk about death and bereavement to the high school psychology students.

The organization has become an established local institution, affecting not only the lives of the widowed they serve, but others with whom they come in contact. They no longer rely on Mrs. Eastman's initiative. With a board of directors, over 200 people on the newsletter mailing list, 12 volunteers and about 75 active participants, the local 2-year-old Widow-to-Widow Program is an undeniable town-wide success.

For Beverly Eastman, it has also been a personal success. "It forced me to get outside myself, to leave self-pity behind, which is good because self-pity can bog you down so." The program gave her life direction when direction was desperately needed. It helped fill the empty time vacuum of living without a spouse. It also helped her build a living testimony to Tom's and her belief in community aid for those in need.

Widow-to-Widow Programs are now developing in many areas in the United States. They are most effective when they operate in small communities the size of Needham. However, there is a need for these groups to meet and learn from each other. To satisfy these needs, regional councils have spontaneously developed in such geographically separate areas as Washington State, Michigan, and Massachusetts. In Washington, the Northwest Conference for the Widowed provides information on starting new groups, educates the public about the problems of the widowed, provides the widow with information of special interest to her, and holds annual meetings. The Widowed Information and Referral Center of Seattle, Wash. coordinates the activities of the Northwest Conference. In Michigan at Schoolcraft Junior College, the Coordinating Council of Widowed Services of Southeastern Michigan, Inc., coordinates more than 80 programs in that State, including providing public education and developing leadership training programs to help groups strengthen their programs. In Massachusetts, Widowed to Widowed: A Widowed Resource Center offers a forum for local groups to meet each other and provides educational conferences for the widowed. It also is developing a widowed service line similar to the one sponsored by Harvard to serve the eastern Massachusetts community. Once the program moves beyond the local community, funding becomes a problem: the necessary organizational work requires more time than a volunteer can give, and a part-time coordinator is indicated. Ideally, Widow-to-Widow groups should form into one national organization comprised of local and regional groups. As the groups become more aware of each other and have more interaction, they will, perhaps, move in this direction.

CONCLUSIONS AND IMPLICATIONS

In this paper we have observed that women participate in a variety of helping networks which assist participants in a number of different ways. We have proposed that mutual help exchanges and mutual help groups are the most effective and meaningful kind of assistance for problems that may occur during normal life cycle transitions through which most women go. It is our belief that mutual help, which involves sharing between people and draws on the successful experience of the participants, makes it easier by its reciprocity to accept help, if needed, and to find solutions that enhance a woman's competency in managing her life in other spheres as well. Further, this kind of sharing improves the quality of life in any community, as people reach out to each other in a caring way.

In this expanded context, help from the professional human service network becomes a supplement, providing only that help which people cannot provide for each other. Guidelines should be developed to determine what kinds of help the professional system can provide most effectively. Guidelines also should be developed so that the two systems can cooperate without fear of losing their identity and uniqueness.

The aim is to achieve an atmosphere in which women will feel comfortable using their own life experience to help others, without being self conscious about not being professionally trained. The key to mutual help is the exchange of information. This is an educational matter. The education system can become involved in preparing materials for use in mutual help groups, and in planning courses to make information available to the public about various life cycle transitions. Some of this teaching can take place in churches, community centers, and adult education programs, where people tend to congregate. Mutual help groups do need opportunities to learn from each other about what they are doing and how to be more effective; schools, churches, or other citizen groups can be helpful in organizing such opportunities.

To some extent, there will always be a tension between the formal helping network and the informal system. New ideas and the need for additional resources can arise in either system. These systems can find themselves in competition, since communities have limited dollars to spend in human services. The tendency is to fund formal programs that have impressive staffs and budgets where, ostensibly, accountability is easier to achieve. Because of this factor, some programs that began as mutual help groups develop an agency format in order to get funding. As a result, they often routinize their practices and focus on training their staff, rather than on the mutual help experience. Recipients of help can no longer aspire to becoming helpers and have no vested interest in the continued existence of the program.

In the past, Federal and State governments have funded mutual help programs in the drug abuse and prison rehabilitation areas. The staff and program become dependent upon large budgets and lose their mutual help approach. When the funding ends, the programs end, and are looked upon as failures. We are now witnessing a similar cycle with programs for rape victims and battered women. In effect, funding can destroy the groups and the momentum for helping that they have developed.

The founders of Alcoholics Anonymous were aware of the dangers of this process and AA has made a conscious decision never to accept public funding for their work, and never to accept more than a limited amount—at this time approximately $200—from any contributor. The more limited financial needs of mutual help groups should be recognized. Money that is offered should be appropriate to the mode of operation for the group, and the money givers must recognize that there will be a greater return on the dollar if the groups are accepted on their own terms.

This paper should not be seen as an excuse not to support human services in the formal system. Rather, it is an attempt to broaden the perspective of the reader to see the larger context in which women function and cooperate to achieve a better quality of life for themselves and their community.

C. OVERCOMING AGE-SEX DISCRIMINATION

(By Lillian E. Troll, Ph. D., and Joanne Turner)

BIOGRAPHY

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ABSTRACT

Discriminatory practices against midlife women are the result of deep-seated age-sex biases which have been subtly instilled in the social fabric over the centuries. So pervasive is this phenomenon that midlife women tend to lack self-worth and to be biased against themselves. Age-sex biases appear early in life, socialized by the ever-present examples and role models in family, school, and the media.

To overcome such stereotypes is a more difficult task than to fight overt discriminatory practices. We suggest that, first, new types of heroines be presented as models—midlife women of achievement and courage. Stories about such women should appear in children's books and in all other media, particularly in television programming, news coverage, and advertising. Governmental agencies can mandate and encourage such presentations by setting clear-cut guidelines and initiating in-service training for administrators, policymakers, and midlife women themselves. Second, supportive programs for present-day midlife women should include outreach, counseling, education and training, and job placement. Third, health programs should be revised and strengthened to dispel the prevalent myths of physical and mental consequences of menopause and other aging processes. These programs should be directed at medical and psychotherapeutic personnel to update their training, followed by wide distribution of pertinent information for the general public. Fourth, continuation of affirmative action policies and revision of retirement and pension plans would improve the economic status, as well as the public image and self-image of midlife women. Fifth, training midlife women for participation and leadership in political and advocacy activities would have a similar salutary effect. Sixth, diversity of programs is essential, since each midlife woman is unique and group differences are great.

INTRODUCTION

The American woman faces a variety of difficult situations during midlife, some of which are dealt with in other sections of this compendium. Most of these visible and tangible problems, however, represent merely the tip of the iceberg. Beneath the surface lie deep-seated attitudes about age and sex that create the overt problems we are trying to tackle. These attitudes are held by members of our society in general, and what is more important, by midlife women themselves. Age norms and age expectations permeate our thinking.[1] There is good reason to believe, furthermore, that at least some of these expectations and norms are stronger for midlife women than they are for men.[2] When such stereotyping blinds us to individual differences and individual needs, they become "age-sex bias" or "age-sex discrimination." This paper examines this source of discrimination and suggests a few ways in which we might help to lessen it. We caution, however, that because biased attitudes are often subtle and dimly perceived, they are harder to overcome than overt discriminatory practices.

We can distinguish three kinds of age-sex bias:

1. *Expectation and distortion:* Categorizing certain behavior as "appropriate" for certain ages (by sex), and thus misperceiving behavior and characteristics of individuals within these categories to fit expectations;
2. *Restrictiveness:* Rigidity and narrowness of age-sex limits for behavior;
3. *Negative attitudes:* General disapproval toward an age group.

Thus, midlife women are usually expected to "act their age," and since such stereotypes are internal as well as external, they feel uncomfortable if they try to behave like younger women or like men. While they may not be as restricted as younger men and women,[3] they often feel pressure to do many things they may not want to do, or not to do many things they would like to do. Certain stereotyped behavior may be expected of them. They may be expected to be forlorn at the departure of children from the home, or to be perpetually sick and neurotic during menopause. Even those who are not forlorn or depressed are considered to be so by others. If they assert themselves in a vital way, they are called "pushy." If they are accommodating and pleasant, they are called ineffectual. If their skin sags here and there, they are considered "ugly." Often no distinction is made between middle-aged and older women; any woman over 30 is "old." Negative attitudes underlie mother-in-law jokes, "spoiling" grandmothers, mothers who "don't let go," and other stereotypical images of midlife women.

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[1] Bernice L. Neugarten, (ed.) "Middle Age and Aging." (Chicago: University of Chicago Press, 1968).

[2] Carol Nowak, "Does Youthfulness Equal Attractiveness?" In Lillian Troll, Joan Israel, and Kenneth Israel (eds.) "Looking ahead: A Woman's Guide to the Problems and Joys of Growing Older." (Englewood Cliffs, N.J.: Prentice-Hall, 1977).

[3] Lillian Troll and Carol Nowak, "How old are you? The question of age bias." In Nancy Schlossberg and Alan Entine (eds.) "Counseling Adults," (Monterey, Calif.: Brooks/Cole, 1977).

EXPOSITION

1. *Expectations*

One study of a wide sample of Americans[4] (young, middle-aged, and old; men and women; and middle and working class) found remarkable consistency in ideas about age-appropriate behavior. The findings have since been replicated in a number of other studies. For example, men and women in their twenties are categorized in the role of young adults: they should establish themselves in life, in job and family, turn to each other and away from their parents and other kin. The normative personality characteristics for midlife adults are considered to be competence, maturity, responsibility, and stability.

They should be reaping the harvest of earlier labors through vicarious enjoyment of the successes of children and grandchildren, accrued job status (of self for the man, or of her husband for the woman), and an active social life with many friends and acquaintances.

Sex differences are notable. Standards for women are generally tied more closely to chronological age than those for men.[5] One study found that people believe that middle-aged men are supposed to be in their most productive years.[6] Middle-aged women, on the other hand, are considered to be at the "tail-end" of responsibilities and accomplishments, since their principal duties are seen as child rearing.

Two major areas of feminine stereotyping are menopause and the "empty nest" syndrome. Menopause is construed as a period of distressing physical symptoms and psychological disorders. The departure of children from the home is supposed to leave mothers desolate and deserted. Finally, middle-aged women are expected to show dramatic declines in physical attractiveness.

One investigation of attributes of youthfulness and attractiveness found that middle-aged women, compared with younger and older women and men of all ages, could not distinguish between these two aspects of appearance and age identity.[7] These women had accepted the universal stereotypes and applied them to themselves and others. When they were asked to judge how attractive pictures of models were, the ones they rated more attractive were also rated younger, regardless of their actual age. The highest ratings of attractiveness were given by the middle-aged women to those models who were represented as 10 years younger than they actually were.

Stereotypes or strong expectations for certain kinds of behavior do not so much cloud our vision, as warp it. We tend to fit the perception to the expectation. If we expect middle-aged women to be overcontrolling and dominant, we see them that way, and call them "pushy" or aggressive. If we expect them to be unattractive, we cannot see their charm. If we expect them to be unhappy, we attribute neurotic symptoms to them.

Can we estimate the validity of these stereotypes? Actually, research over the last 10 years suggests that few midlife women are disturbed or destroyed by menopause and the "empty nest."[8] Suffice it to say that the majority of women, busy with the multiple responsibilities and activities of family and job, may hardly notice menopause. Similarly, the majority of middle-aged women look forward to their freedom from the heavy responsibilities of raising children and to the opportunity to have more time alone with their husbands or to develop their own independent pursuits. There are some women, it is true, who have been almost solely dedicated to the raising of children, who do find themselves at loose ends when the children no longer need their undivided attention.[9] Some have severe adjustment problems at this time, though they often tend to be women who had earlier psycho-sexual crises.

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[4] Bernice Neugarten, Joan Moore, and John Lowe, "Age Norms, Age Constraints, and Adult Socialization, American Journal of Sociology, (1965), 70, 710–717.

[5] Robert Atchley and Linda George, "Symptomatic Measurement of Age," Gerontologist, (1973), 13, 136–141.

[6] Neugarten, et al., 1965, op. cit.

[7] Nowak, op. cit.

This is not to say that all midlife women are problem free. A vast array of difficulties face them. What we are saying is that their problems, at least partly, are of a discriminatory nature, rather than totally biological or psychological. Actually, many women in the middle years could be likened to Cassandra:[10] they are sensitive to the possibility of doom. Concern about their children, their husbands, their parents, and their own developing efforts is a predominant factor. Their young-adult children may not settle into the normative pattern of young adulthood: marriage, family and career. Their husbands' jobs may be in jeopardy or, conversely, preoccupy too much attention. Or their husbands may leave them (often penniless) for younger i.e., "more attractive" women. Premature widowhood is another concern. Aging parents may require more thought and attention than before. Finally, midlife women are trying personally to make a new life before retirement closes down their options—to catch up with those men and women who did not drop out of the labor market.

We might also liken midlife women to Tantalus: they are pulled in many new directions that have opened up for women in the last few years. Possibly for the first time in their lives, they must make the kinds of basic choices that most young men face in adolescence. If they return to the labor market, they tend to be underemployed and underpaid, compared to men their own age and to younger women. They do not make significantly higher salaries than younger women, even when they have skills and experience. Job security is low because they have no seniority. They are less educated than their brothers and than today's young women, and thus may lack skills. Even those with superior education may have lost much ground because they have spent so many years at home. Middle-aged women, like working-class men, often lose their jobs to younger people. Age-sex discrimination is a problem.

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[8] Bernice Neugarten and Nancy Datan, "Sociological Perspectives on the Life Cycle," in Paul Baltes, and K. Warner Schaie (eds.) "Life-Span Developmental Psychology: Personality and Socialization," (New York: Academic Press, 1973).

Bernice Neugarten, and Gunnhild Hagestad, "Age and the Life Course," in Robert Binstock, and Ethel Shanes (eds.) "Handbook of Aging and the Social Sciences" (New York: Van Nostand Reinhold, 1976).

Marjorie Lowenthal, Majda Thurnher, and David Chiriboga, "Four Stages of Life," (San Francisco: Jossey-Bass, 1975).

[9] Pauline Bart, "Mother Portnoy's Complaints," Trans-action (1970 November-December), 69–74.

[10] Lillian Troll, "The Cassandra Complex of Middle-Aged Women," presented at American Psychological Association, San Francisco, 1977.

2. Restrictiveness

The "social clock" and age deviancy is an important concept.[11] When people expect to behave in particular ways at particular ages, they are likely to feel that they have failed if they don't. It is as though they have built-in social clocks by which to judge if they are on time. To be "off time" is to be an "age deviant." Several studies [12] suggest that it is worse to be "off time" in the twenties, at the beginning of adulthood, than in later decades. Nonetheless, age-sex restrictiveness is not absent in middle age, particularly for women, in spite of the Women's Movement.

3. Negative attitudes

There is no doubt that "ageism" is prevalent in our society.[13] People classified as "old"—and this varies widely because it is subjective—are seen as intellectually unfit, narrow-minded, or ineffective. The older one gets, the less exciting and worthwhile one is expected to find life. It is no wonder, then, that people tend to call themselves relatively younger as they get chronologically older.[14] In fact, "felt" age or subjective age is more closely related to psychological adjustment than is actual chronological age.[15] Those who think of themselves as younger tend to be better adjusted, to have higher morale, and to react more favorably to role changes than their age mates who have older age identifications. A Harris poll in 1975 found that the older years are clearly devalued.

Age sex concepts seem to be learned early in life and modified only partially thereafter. Even before they start school, children assign ages to figures in drawings.[16] By 5 and 6, they associate "old" with physical decline and death.[17] However, they do not attribute particular personality characteristics to particular ages until the school years, when this occurs as part of general cognitive development.[18]

Unfortunately, most of the studies in this area are preliminary. They tend to be deficient, or at least casual, in sampling, in methodology, and in interpretation. Most samples are small in size, and age categories are particularly arbitrary. Definitions of youth range from 10 to 30, and of old from 40 to 90. It is often difficult to judge whether a behavior is characteristic of "old" or of older individuals. This can be awkward if older is just older than college students.

Antagonisms and negative attitudes between age groups are evident. They may not be as strong as most advocates of the generation gap averred 10 or 15 years ago, and they are not as likely to be true within families as for people in general.[19] But newspaper stories, editorials, and letters to the editor bear ample evidence for their existence. Youth sees older groups as obstacles to their own freedom and success. Their purpose is to establish themselves as independent persons in a world that seems suited to them. The middle-aged want to guard what power and autonomy they have achieved and find the needs of younger and older groups threatening. This is even more true for our oldest groups.

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[11] Neugarten, 1968, op. cit.

[12] Lillian Troll, and Nancy Schlossberg, "How Age-Biased Are College Counselors?" Industrial Gerontology, (1971), summer, 14–20.

Vivian Wood, "Age-Appropriate Behavior for Older People," Gerontologist, (1971), 11, (4 part II), 74–78.

[13] Robert Butler, "Age-ism: Another Form of Bigotry," Gerontologist, (1969), 24–31.

[14] Gordon Streib, "Are The Aged a Minority Group?" in Bernice Neugarten (ed.) Middle Age and Aging, (Chicago: University of Chicago Press, 1968).

[15] G. Peters, "Self-Conceptions of the Aged, Age Identification, and Aging," Gerontologist, Winter, (1971), 2, (4 part II), 69–73.

[16] Joseph Britton, and Jean Britton, "Discrimination of Age by Preschool Children," Journal of Gerontology, (1969a), 24, 457–460.

[17] David Treybig, "Language, Children, and Attitudes Toward the Aged: A Longitudinal Study," presented at the Gerontological Society, Portland, 1974.

[18] Joseph Britton and Jean Britton, "Discrimination and Perception of Age and Aging by Elementary Schoolchildren." Proceedings, 77th Annual APA Convention, (1969b).

Tom Hickey, and Richard Kalish, "Young People's Perception of Adults," Journal of Gerontology, (1968), 23, 215–219.

Tom Hickey, L. Hickey, and Richard Kalish, "Children's Perceptions of the Elderly," Journal of Genetic Psychology, (1968), 112, 227–235.

Within the last year, the U.S. Commission on Civil Rights issued a report on age discrimination in the delivery of public services.[20] Ten Federal programs were examined to see how well they fulfilled the mandate of the Age Discrimination Act of 1975. The report concluded that age discrimination clearly existed in each of the 10 programs studied. In some cases, inadequate funding forced priority decisions, which on a cost-benefit basis usually were made in favor of younger adults. Many programs also discriminated against the young, but virtually all did so against middle-aged and older people. In some cases, long-standing procedures favored maintaining an adult or youth-oriented program. In other cases, agency administrators and staff admitted that they lacked information and skills (a few even admitted, preference) for working with older people. These 10 Federal programs included community mental health centers, legal services, vocational rehabilitation services, community health centers, social services, training and public service employment, food stamp programs, medical assistance, vocational education, and adult basic education.

SPECIFIC RECOMMENDATIONS

In presenting policy suggestions, we have two different targets in mind: present midlife women and society in general which includes future midlife women. We have two kinds of goals for society: short range and long range. The short-range goal is to try to diminish negative attitudes and stereotypes about midlife women and to encourage programs to alleviate some of the discrimination midlife women now encounter. The long-range goal is directed at todays' young women who will become midlife women themselves. By changing today's pervasive negative attitudes, the next generation of midlife women can view their future more optimistically. They may also be better able to manage their lives so as to avoid current types of discomfort and problems.

In addition, while some policy suggestions may be concrete and specific, most inevitably must be general and long range. Pervasive attitudes and expectations cannot be changed easily or quickly. Instead of passing a law, we need to build a series of programs over the years. Any successful policy must destroy existing stereotypes. The woman's movement and the advocacy programs for racial and ethnic equality have all stressed the important role of the media and education systems in reversing stereotypes, even if such stereotypes are not necessarily negative. It is just as pernicious for little girls to develop ideas about feminine helplessness and vicarious achievement as to be treated with open scorn. Most programs designed to combat ethnic and sex stereotypes have focused on youth. They have put forth young heroines and heroes: young women, young blacks, young Spanish Americans. Now it is time to include those women, blacks, and Spanish Americans who are in their middle years.

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[19] Lillian Troll and Vern Bengtson, "Generations in the Family," in Wesley Burr; Reuben Hill, F. Ivan Nye, and Ira Reiss, "Contemporary Theories About the Family," (New York: Free Press, 1978).

[20] U.S. Commission on Civil Rights. 'The Age Discrimination Study," (Washington, D.C.: U.S. Government Printing Office, 1977).

We suggest four different approaches: presenting new models; active assistance of those who are now midlife women; shifting policies on physical and mental health; stressing individuality. These are delineated below.

1. New models

A major part of learning social behavior occurs by watching the way other people behave and by imitating the behavior that we believe appropriate to our own identity. One study demonstrates how children change their behavior, for example, aggression, when they watch models enact more aggressive behavior.[21] Models are important in guiding and shaping our behavior throughout life, and preparing us for the next stage ahead in the process of "anticipatory socialization."[22] They may be most influential during the first years of life, when few conflicting patterns are available. Therefore, as other anti-bias programs have already established, the earlier we start to offer new kinds of models, new kinds of midlife heroines, the more effective the program will be. At the same time, those who are no longer children would also have new options available to them. Young women would view their plans for midlife differently. Midlife women would have a better perspective of their future old age. Society in general would alter some existing expectations for the behavior of older women.

The new kind of midlife women heroines we suggest would be older women of personal achievement: artists, scientists, business leaders, political leaders, women of courage and vision, not just symbolic "token women."

How should these models be presented? One way is to insure that children's textbooks, particularly for the early grades, include stories and illustrations of midlife women as a regular part of their material. Another way is to provide special courses during the elementary years of school, such as family life courses that present mothers and grandmothers as vivid, important family members.

Conferences, workshops, and lectures for either general or special groups—executive, academic, professional, social, civic, et cetera—can also be used to present the new heroines to a wide audience, including midlife women themselves.

There can be little disagreement that one of the most potent forces in shaping public opinion today is the electronic media, particularly the Nation's three largest television networks. Three levels should be addressed: programming, news coverage, and advertising. Programs for and about midlife women should present a realistic and positive image of such women, including portrayals of the new heroines. News reports should include the achievements and contributions of midlife women. Advertising should be a major target for change. At present, it is probably the most responsible for reinforcing negative stereotypes, not only of midlife women, but of women in general. For example, when two generations of women are presented in a commodity advertisement, it is almost always the daughter who "knows best." To add insult to injury, there is a man's voice-over that points this out. Conferences and hearings with large corporations that fund such advertising should be held on a national level to help formulate less biased policies.

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[21] Albert Bandura. "Psychological modeling: Conflicting theories," (Chicago: Aldine-Atherton, 1971).

[22] Orville Brim, "Socialization Through the Life Cycle," in Orville Brim and S. Wheeler, (eds.) "Socialization After Childhood," (New York: Wiley, 1966), 1–49.

One excellent technique to help shift stereotypes is the use of oral history. Interviewing present-day midlife women about the heroines they have known could provide the kind of material needed.

How can these policies be supervised and monitored? The departments of education—national, State, and local—should mandate the presentation of new models in textbooks, courses, etc. The Federal Communications Commission (FCC) and the National Association of Broadcasters (NAB) through their code are the administrative organizations to facilitate media changes.

2. Helping programs

A four-step program is needed to counteract age-sex bias in and for those women now in midlife: outreach, counseling, training, and placement.

(a) *Outreach.* Because midlife women themselves share prevailing age-sex biases, it is important to inform them of possibilities and options they would not ordinarily have considered. Thus, public service announcements in the media should provide information about programs relevant to their needs, such as training workshops, job placement facilities, women's centers, or lectures. Workshops run by advocacy and political action groups on behalf of midlife women—such as Gray Panthers or Displaced Homemakers—and Government hearings to highlight the problems of discrimination would be helpful.

(b) *Counseling.* It is not easy to change attitudes, either of others or of oneself. One of the most effective means is counseling, in which women are helped to understand themselves, to examine new goals, and to learn to put these goals into practice. Research into women's achievement has shown that they are handicapped, not only by "fear of failure," which keeps them from trying to do something, but also by "fear of success," which keeps them from doing something because success might destroy their feminine image.[23] A wide variety of counseling programs should be available to meet the individual needs of woman. The expansion of women's centers, particularly to include more programs for midlife women, would provide sites for both outreach and counseling efforts. Furthermore, a big step forward in removing bias may be made by employing midlife women themselves to staff such centers.

(c) *Education and training.* Age-sex discrimination can be tackled by upgrading the skills and competency of midlife women. Diversified, systematic, and coordinated vocational training of women should start in the earliest years and be available throughout life. The Government's study of age discrimination cited earlier stressed the exclusion of older people—including midlife women—in most Federal programs of job training and vocational rehabilitation. By making antidiscrimination guidelines clear, and by training the administrators, these programs would better fulfill their intended purpose.

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[23] Virginia O'Leary, "Toward Understanding Women," (Monterey, Calif.: Brooks/Cole, 1977).

Institutions of higher education show sex-age bias.[24] At present, many are reluctant to accept older students—over 21—on the same basis as applicants at the traditional college age—under 21. As more colleges seek out and accept midlife women, administrators, faculty, and young and older students will all find that their earlier expectations are changing.

(d) *Placement.* The same kinds of policies can apply to job placement as to outreach and training. Existing Federal and local agencies that are involved in this effort can be mandated and encouraged to include midlife women. Such agencies and potential employers would all benefit from in-service training programs to diminish some of their bias.

3. Health care

One of the most pernicious problems of midlife women is the complex of stereotypes about the disastrous consequences and concomitants of menopause. Women in general are prone to be perceived in our society as biologically limited creatures. Even though baby girls are usually healthier than baby boys, parents tend to discribe them in more fragile terms.[25] Although few midlife women are seriously handicapped or even affected by hormonal changes at midlife,[26] many of their friends and relatives and the medical profession perceive them as handicapped.

One serious consequence is that true disease, as distinct from menopause, which is not a disease, can be overlooked because of such prevailing stereotypes. To deal with this source of age-sex discrimination, it is suggested that a variety of efforts be made. For example, the attitudes of the medical profession could be changed by more appropriate education, both in medical schools and in refresher seminars. Correcting biases in information, unfortunately, is easier than changing deeper attitudes that many midlife and older women find in some male physicians who regard them as inferior. Since the women's health care movement has documented as well as fought many of these biases, it should be assisted and encouraged.

Correct information about menopause and health care in general should be disseminated, not only to practitioners in the medical fields, but to all women in the country. Women should learn to look for signs of disease and to be able to distinguish them from normal transitional changes. They should learn what practices and treatment may be effective in maintaining the vigorous health that most could have at midlife. The Department of Health could establish a more extensive information program on the physical aspects of midlife women, with written material, talks, and workshops on the aging process, biological changes, medical symptomatology, and options for treatment.

Mental health cannot and should not be separated from any other kind of health. Women, particularly married women, suffer from more psychological distress than men, on the average.[27] A common myth in our culture is the dangerous psychological crisis of menopause;[28] the existence of such stereotypes can become self-fulfilling prophecies. Unfortunately, psychotherapists and other members of the helping professions share these biases. The ageism of these professionals has been documented by a number of writers.[29] While many midlife women could benefit from brief sessions with psychotherapists, they often find none who are interested or skilled in helping them.

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[24] Troll and Schlossberg, 1971, op. cit.

[25] O'Leary, op cit.

[26] Ruth Weg, "More Than Wrinkles," in Lillian Troll, Joan Israel, and Kenneth Israel, (eds.) "Looking Ahead: A Women's Guide to the Problems and Joys of Growing Older," (Englewood Cliffs, N.J.: Prentice-Hall, 1977), 22–42.

4. Income

Money is the medium of exchange in our society. Therefore, the most effective way to promote well being in midlife women is to help those who are economically disadvantaged achieve at least an adequate income. Meaningful jobs contribute to the quality of life of both men and women,[30] and one way to minimize age-sex discrimination is to help women obtain such jobs that pay them as well as if they were men. Thus, affirmative action programs should be strengthened. They have so far tended to help younger women and black men more than midlife women; the latter should be specifically targeted in affirmative action programs, since they tend to be hired for lower pay, lower status jobs, and have less access to training and retraining programs.

Pensions should also be equalized. Women should not receive smaller pensions just because actuarial figures indicate that women, in general, have a longer life expectancy than men.[31] If they are truly considered equal human beings, women need to live with dignity as long as they live.

5. Political action and advocacy

Midlife women should be encouraged to be part of the political process, not only as candidates, but also as advocates for numerous women-oriented programs and legislation. We suggest that public hearings be arranged throughout the country, focused on particular concerns of midlife women. This would serve to spotlight salient issues and incorporate midlife women as resource people. It would also sensitize the public and encourage legislators to act in behalf of the needs of midlife women.

Training programs to teach midlife women to become effective members of advisory boards, such as in social services, health systems, local government boards, school boards, church boards, etc., would contribute greatly to community and society.

6. Individualization

An array of programs to fit the variety of needs of a diverse population is vital. Midlife women are all unique, and group differences are enormous. No one program or set of programs will fit everyone. It is necessary to recognize ethnic, educational, economic, and other group differences, as well as individual differences. For example, poor middle-aged black women need much more change in attitudes toward themselves than do college-educated, middle class white women, even though they all suffer the same age-sex discrimination.

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[27] Jessie Bernard, The Future of Marriage, (New York: World (Bantam Books), 1973).

[28] Bart, op. cit.

[29] R. N. Butler, and M. I. Lewis, "Aging and Mental Health: Positive Psychosocial Approaches," (St. Louis: C. V. Mosby Co., 1973). Joan Israel, "Confessions of a 45-year old Feminist," in L. Troll, et al., (eds.) Looking Ahead: A Woman's Guide To The Problems and Joys of Growing Older (Englewood Cliff, N.J.: Prentice-Hall, 1977), pp. 65–71.

[30] Lillian Troll, Early and Middle Adulthood (Monterey, Calif.: Brooks/Cole, 1975).

[31] Recently affirmed by the Supreme Court in City of Los Angeles, Department of Water and Power, et al. v. Manhart et al.

SUMMARY AND CONCLUSION

The age discrimination study by the U.S. Commission on Civil Rights states that discrimination on the basis of age in the delivery of federally supported services and benefits exists in each Federal program examined. The Government is not alone—private corporations are also guilty of age (and sex) discrimination, as has been well documented by such advocacy groups as the Gray Panthers.

The present paper points to three kinds of subtle and pervasive age-sex discrimination: (a) in expectations, which involves the warping of perceptions to fit expectations and stereotypes, for self and for others; (b) in restrictiveness, which involves the application of labels of age deviancy for "off-time" behavior; and (c) in negative attitudes toward midlife women as a particular age-sex group.

The stereotypes or expectations for midlife women are built around a menopausal complex which says all midlife women are sick and neurotic; an "empty nest" syndrome, which says they grieve over the loss of their children; a perception of loss of attractiveness when youth ends; and an emphasis on vicarious rather than direct enjoyment of life. While midlife men are more likely to be differentiated from older men, midlife women are more likely to be labeled "old," and thus to become the target of negative attitudes toward the old. They are not perceived as competent, mature, responsible, and stable, but as neurotic, unwell, without purpose, ugly, and removed from participation in life's affairs.

Policy recommendations are directed toward present midlife women and also toward society in general, which includes future midlife women. Both short-range and long-range goals are suggested. The short-range goals would alleviate some of the present discriminatory practices and attitudes; the long-range goals would change these attitudes so profoundly that future generations of midlife women would no longer be discriminated against.

Recommendations include the following: the presentation of new models for present and future midlife women to follow; helping programs such as outreach, counseling, education and training for skills, and placement; health care based on facts, instead of myths, for both physical and mental health; affirmative action to remove income discrepancies; encouragement and training for political action and advocay; the assurance of a variety of options to take care of wide individual differences.

Age-sex bias is a deep-seated attitude. Long and concerted action is necessary to diminish it.

D. ALTERNATIVE HOUSING ARRANGEMENTS

(By Gordon F. Streib, Ph. D., and Madeline Haug, M.A.)

BIOGRAPHY

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ABSTRACT

The U.S. Census has uncovered three major trends concerning the marital status and living arrangements of midlife women (40–60 years old) which indicate the need for new forms of living arrangements. Two alternatives are proposed: one based upon the concept of halfway houses and the other based upon a cooperative family unit which has operated successfully with older persons. Midlife women confront two major sets of problems—economic and socio-emotional. Government policies can be developed which will assist midlife women and others in setting up alternative housing arrangements which will foster autonomy and independence and also help in coping with economic insecurity and loneliness.

INTRODUCTION

We are a people "overwhelmed by change," asserts Alvin Toffler in his best seller, "Future Shock." One does not have to accept the extravagant claims about "future shock" to realize that the United States is a changing society and the changes go beyond the technological and scientific to the very fabric of our social structure. However, the purpose of this paper is not argue about the amount of future shock or to estimate how much might occur in the decades ahead. Starting from the present situation of family organization, we examine facts and trends concerning the midlife woman and try to understand what these trends imply for living arrangements. Our starting point is a set of carefully gathered census facts and an examination of various living arrangements which seem to have possibilities for some midlife women. We also offer a few policy suggestions—tentative in the light of present knowledge—which offer models of ways of dealing with the special needs of midlife women.

Our approach is not "utopian," for no fundamental changes in family organization are proposed. We offer a few practical suggestions which have worked on a small scale and which have promise for new settings. We claim this perspective is valid for the United States, for it is practical, has worked in other situations, and is consistent with American values of self-help and free choice.

To understand the changing structure of American families and how this relates to midlife women, one must underscore the diversity of problems and realize that there is no single solution. We suggest some imaginative ideas which have been used in limited situations and which seem to have utility and ramifications beyond the areas in which they were first organized. Policy making in a complex bureaucratic society involves the development of plans and programs which not only use commonly recognized methods, but permit flexibility for the atypical situation.

CURRENT LIVING ARRANGEMENTS AND MARITAL STATUS OF MIDLIFE WOMEN: THE U.S. CENSUS

In their latest report on the marital status and living arrangements of the American population, the U.S. Bureau of the Census outlines three major trends to describe the changing characteristics of the population in general which are particularly relevant to our discussion of midlife women. These three trends are: an increase in the number of households composed of unrelated persons; an increase in the incidence of divorce; and an increase in the number of families maintained by one spouse only.[1]

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[1] U.S. Bureau of the Census, "Marital Status and Living Arrangement: March 1977," Current Population Reports, series P–20, No. 323 (Washington, D.C.: U.S. Government Printing Office, 1978), p. 1.

These three trends suggest that the structure of living arrangements and the nature of family life have been changing, particularly for women. Since 1970, the household type which has exhibited the largest rate of increase (48 percent) is the household containing individuals living alone or with nonrelatives only. Of those persons living in such arrangements in 1977, 64 percent were women.[2] As table 1 shows, approximately 11 to 12 percent of females between the ages of 40 and 64 were primary individuals.

A second household type which has increased by more than one-third since 1970 is families maintained by one spouse only. In addition, five of every six persons who maintained families with no spouse present were women.[3] In 1977, there were more than 3 million women between the ages of 40 and 64 who were classified as family heads, which represents about 11 percent of the women in that age category (see table 1). However, the median age of female family heads has decreased since 1970, from 48 years to 43 years of age.[4] Thus, among midlife women, it is those in the younger age groups who are most likely to have families to support.

TABLE 1.—FAMILY STATUS BY AGE FOR FEMALES BETWEEN THE AGES OF 40 AND 64: MARCH 1977[1]

[In percent]

	All women 40 to 64	40 to 44	45 to 54	55 to 64
In primary family	87.82	94.77	91.18	80.27
Head	11.09	14.20	11.40	9.07
Wife of head	72.81	77.36	76.16	66.57
Head of subfamily	.19	.44	.18	.08
Wife of subfamily head	.31	.33	.30	.32
Other	3.41	2.44	3.14	4.24
In secondary family	.12	.18	.11	.11
Head	.09	.14	.08	.08
Other	.03	.04	.03	.03
Primary individual	11.15	4.16	7.84	18.68
Secondary individual	.90	.89	.87	.93
In household	.71	.61	.73	.73
In group quarters	.19	.28	.14	.20
Total	100.00	100.00	100.00	100.00

[1] Compiled from: Table 2, U.S. Bureau of the Census, "Marital Status and Living Arrangements: March 1977," current population reports, series P-20, No. 323 (Washington, D.C.: U.S. Government Printing Office, 1978), p. 13.

These two factors alone—women living by themselves and women living with families with no spouse present—point to the necessity of alternative living arrangements for midlife women. While the husband-wife household continues to remain the dominant form of living arrangement for midlife women, the latest census figures suggest that the remainder of the women in this age group already are living in some type of household which deviates from the traditional nuclear family structure of husband-wife household. Moreover, if current trends continue, we can expect greater percentages to do so in the future.

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[2] U.S. Bureau of the Census, "Households and Families by Type: March 1977" (Advance Report), Current Population Reports, series P-20, No. 313 (Washington, D.C.: U.S. Government Printing Office, 1977), p. 1.

[3] U.S. Bureau of the Census, "Marital Status and Living Arrangement," p. 4.

[4] *Ibid.*, p. 4.

The changes in the living arrangements of midlife women are largely a result of changes in their marital status. Since 1970, the divorce ratio (number of divorced persons per 1,000 married persons) has increased by 79 percent as compared to a 34-percent increase for the decade from 1960 to 1970. Women also have a higher divorce ratio than men (101 versus 66 per 1,000) which is a reflection of their longer average duration between divorce and remarriage and their lesser likelihood to remarry than men. For females over the age of 45, the divorce ratio has increased from 51 per 1,000 in 1960 to 95 per 1,000 in 1977.[5]

Thus, changes in the marital status of women are largely changes in the percentages and numbers of midlife women who are divorced. While the greatest changes in the divorce ratio in recent years have occurred among younger age groups, all age categories have witnessed substantial increases in their divorce ratios. Moreover, there is no indication that this trend will decrease. If the prediction is correct that there will be an 11.4 percent increase in population for the 45 to 54 age group between 1980 and 1990, we can most likely expect an increase in the numbers of divorced women in this age-group.[6]

When the marital status of women between the ages of 40 and 64 is examined, the results suggest that the distribution of marital status reflects the distribution of living arrangements, as well as which particular category of midlife women is examined. As of 1977, approximately 73 percent of the women in this age group were classified as married with husband present. However, this status was less common among older midlife women, with only 67 percent of those between the ages of 55 and 64 classified as such. Approximately 10.7 percent of all midlife women were widows in 1977, but 19 percent of those between the ages of 55 and 64 were widows, as compared to 3.1 percent of those between the ages of 40 and 44. Divorce, on the other hand, is more characteristic of younger midlife women. Although approximately 8 percent of all midlife women are divorced, only 6.2 percent of those between the ages of 55 and 64 are divorced, while 9.6 percent of those between the ages of 40 and 44 are classified as such. In addition, approximately 4 percent of midlife women are married with husbands absent, with only slight variations across specific age groups.[7]

In summary, then, the changing structure of the living arrangements of the American population generally is reflected in the living arrangements of midlife women in particular. As compared to earlier periods, midlife women are now more likely to be living alone or with nonrelatives or to be family heads. There are approximately 3 million women between the ages of 40 and 64 who live alone and another 3 million who are heads of households.[8] It also is important to note that despite the recent attention given to the increasing incidence of cohabitation among nonmarried individuals, it is, thus far, an uncommon solution to the problems of midlife. While the number of individuals sharing living quarters with persons of the opposite sex doubled between 1970 and 1976, these adults represent only about 4 percent of all primary individuals and about 1 percent of all household heads. Moreover, the experience of cohabitation and its recent increase is most common among younger age groups.[9]

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[5] *Ibid.*, pp. 3 and 4.

[6] U.S. Bureau of the Census, "Demographic Aspects of Aging and the Older Population in the United States," Current Population Reports, series P-23, No. 59 (Washington, D.C.; U.S. Government Printing Office, 1976), p. 5.

[7] U.S. Bureau of the Census, "Marital Status and Living Arrangements," p. 7.

[8] *Ibid.*, p. 13.

What these census figures suggest, therefore, is that the phrase "women alone" aptly describes approximately 27 percent of midlife women today. In addition to the emotional burden these women may experience, economic problems also are a major source of difficulty. Thus far, however, the community at large has failed to offer these women any viable alternative form of living arrangement to replace the companionship and reciprocity of the traditional nuclear family.

In the next two sections of our report, we present descriptions of two existing types of living arrangements which can be viewed as models for our proposal. Although halfway houses and share-a-home for the elderly were not designed to serve the needs of midlife women, their organizational structures serve as prototypes of what can realistically be expected of alternative living arrangements for midlife women.

HALFWAY HOUSES: PROTOTYPE FOR ALTERNATIVE LIVING ENVIRONMENTS

The main impetus for halfway house development in the United States emerged within the correctional system in the fifties. Initially, houses were started by private groups, but by 1961 the Federal Government had begun to establish Federal Pre-Release Guidance Centers. Estimates of the number of halfway houses currently in existence tend to vary, but as of 1973, the National Institute of Mental Health listed some 806 homes in operation for the mentally ill and alcoholics.[10]

The organizational structures of halfway houses reflect attempts to design facilities which can best serve the needs of various types of clientele. Houses vary in terms of such factors as size, location, required length of stay and source of funding. While houses range in size from 6 to 140 residents,[11] the optimum recommended capacity is usually set at 20 to 25.[12] Typically, the house is located in an urban or suburban area where residents can take advantage of the variety of available community services. The required length of stay usually depends on the type of clientele and the nature of their problems.

The support of halfway houses stems primarily from four sources: religious groups, State or Federal Government, private community groups (for profit and non-profit purposes), and the residents themselves. The source of funding, as well as the cost of running a halfway house, is dependent upon the type of residents who are served.

In regard to starting and operating halfway houses, all types of homes seem to face two major problems: funding and obtaining community support. These two problems are interrelated in that often community groups provide resources in cash and in kind for local houses. State and Federal correctional administrators have begun to persuade community agencies and groups to start homes which are subsidized by Federal funds.[13] Houses operated by community groups appear to be less costly and in better position to obtain public donations from local agencies, groups and businesses. Regardless of the group which operates the home, the importance of establishing good community relations is continuously emphasized. For example, in describing how to start a halfway-house, one expert insists that forming a community relations committee is "in a nutshell * * *, probably the single most important task facing new program administrators."[14] Community support should be solicited at the very conception of a halfway-house program and organizers need to be aware of local zoning ordinances.

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[9] U.S. Bureau of the Census, "Marital Status and Living Arrangements, March 1976," Current Population Reports, series P-20, No. 306 (Washington, D.C.: U.S. Government Printing Office, 1977), pp. 4 and 5.

[10] National Institute of Mental Health, "Halfway Houses Serving the Mentally Ill and Alcoholics," United States, 1973, DHEW Publication No. (ADM) 76-246 (Washington, D.C.: U.S. Government Printing Office, 1975), pp. 2-12.

[11] Richard P. Seiter, et al., "Halfway Houses," Summary Report, National Institute of Law Enforcement and Criminal Justice (Washington, D.C.: U.S. Government Printing Office, 1977), p. 5.

[12] Richard L. Rachin, "So You Want To Open a Halfway House," in "Alternatives to Prison, Community Based Corrections," ed. by G. R. Perlstein and T. R. Phelps (Pacific Palisides, Ca: Goodyear, 1975), pp. 161-174.

Using halfway houses as a prototype for our alternative living environments for midlife women presents some difficulties. First, their success or failure is still in question due to the paucity of evaluative research. However, existing studies point to the fact that, in general, halfway houses have been at least as successful or more successful and more economical than traditional programs. The second problem is that most community-based programs, particularly in the correctional field, have been designed for men. Thus, they tend to be oriented toward the needs of men and fail to realize that women in such facilities usually face two major problems—adjusting to their dual roles of family breadwinner and homemaker.

Two programs currently in existence serve as examples of the types of facilities and services most applicable to community-based, residential environments for women. Hopper House, founded in 1844 has been described as the most sophisticated halfway house in this country for women. It has a capacity of 18 persons and provides a comprehensive set of services, including medical care, vocational training, academic education, emotional counseling, and a special staff designated for the sole purpose of helping the women adjust to their roles as mothers.[15]

A program of more recent origin and more closely related to the topic of this paper is the Wife Abuse Center started in 1978 by a local Gainesville, Fla., women's group. Although the program handles abused wives only, organizers plan to expand their services to include displaced housewives and women in distress. The program is located in a large, rented home and currently houses 4 women and 10 children.

The success of any such program, however, depends not only on the organization of the home itself, but its relation to the surrounding community, plus local support, enthusiasm, and approval.

SHARE-A-HOME: ANOTHER PRAGMATIC MODEL

Another alternative living experiment which could be adapted to the midlife woman is Share-A-Home; this is a new and ingenious concept, developed by James Gillies, which has proved to be successful in Florida in providing a solution to the problems of housing and family life for ambulatory elderly people.

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[13] E. Eugene Miller, "The Halfway House: Correctional Decompression of the Offender," in "Corrections in the Community," ed. by E. E. Miller and R. R. Montilla (Reston, Va.: Reston Publishing Co., 1977), pp. 211–231.

[14] Rachin, "So You Want To Open a Halfway House," p. 170.

[15] Miller, "The Halfway House," pp. 211–231.

In 1972, Gillies founded the Share-A-Homes Association, Inc., a non-profit tax exempt organization chartered under the laws of the State of Florida. It has a board of 11 directors chosen from the community. While the Association does not control or supervise the daily lives of the families in an institutional sense, it does provide information and assistance when new families are formed, and while they are in operation. For example, it loans funds to families for basic repairs, or for furnishings which might be necessary to get a family started or to provide more comfortable surroundings. Share-A-Home has a coordinating function in relation to the families. One might conceive of this organization as performing a kind of surrogate parent role for the 10 families now in operation.

The concept is a "family" of non-related senior adults who share their own household and divide up the expenses of running it. At present, "families" are housed in already existing structures. The cost averages from $325 to $400 a month, depending on the costs of each unit and whether or not the person shares a room. This makes it a far less expensive solution than nursing homes for the isolated elderly person who cannot afford to keep his own household, or who does not want to live alone. A salaried manager and staff take care of finances, housekeeping, and are responsible for providing food, transportation, laundry services and the like. The family has the privilege of retaining or dismissing the management.

The Share-A-Home concept would obviously benefit from further research. For instance, some individuals might construe it as resulting in midlife women becoming more dependent. A pilot program would make it possible to assess the advantages and disadvantages of the Florida project.

The Share-A-Home concept meets three important social-psychological needs which have been stressed for many persons: (1) free choice; (2) association with others who give affection and concern; and (3) feelings of dignity and autonomy.

While Share-A-Home has been developed for older persons, the concept as a practical form of living arrangement could be adapted to the needs and situations of midlife women. The basic idea of a cooperative living arrangement which involves sharing expenses and the offering of concern and support are important advantages for all age groups. The adaptation of existing structures makes the idea more economical, feasible and practical than planning and constructing new buildings.

Another practical advantage of the Share-A-Home concept is that a paid manager can more effectively run a household for unrelated individuals. Moreover, a paid staff provides continuity in leadership and support, since there is bound to be transiency and turnover. The use of paid staff also frees midlife women to obtain education and retraining, or to hold down a full-time job.

Living together in a cooperative voluntary family could provide the possibility of companionship, emotional support, and security for midlife women, who must cope with new patterns and find new directions for their life course.

CONSEQUENCES OF THE VOLUNTARY FAMILY

At the basis of any attempt at social intervention is the rationale that the intervention measure will lead to some type of change in the individual, society, or both. In addition, the predicted and desired outcome is that of positive change. Nevertheless, while most interventionists prefer to focus on the positive consequences of their programs, in reality, intervention measures are rarely positive in all aspects. Thus, this section of the paper will focus upon the positive and negative, manifest and latent consequences of voluntary family arrangements for midlife women, and for society as a whole.

Economic issues

When one begins to examine the living conditions of unattached women and their families, the most obvious aspect of their life situation is their economic condition. Approximately 20 percent of families headed by women between the ages of 45 and 64 fall below the low-income level.[16]

Their economic problems stem, in part, from the lower educational and occupational levels of female family heads, but an additional source of difficulty, primarily for divorced women, is the precarious nature of their sources of income. At least one-half of the divorced women who depend on alimony as a major source of income (approximately 15 percent of divorcees have been awarded alimony) either rarely receive it or receive it irregularly.[17] The problem is not only that the income which they receive is a meager one, but that it does not offer economic security.

Another major source of income for female-headed families with children is AFDC payments (Aid to Families with Dependent Children); approximately three-fifths of such families depend on some type of welfare assistance.[18] Although these payments are less variable than alimony, they generally only provide the minimum amount of income necessary.

In addition, these payments are based on compliance with AFDC guidelines and may be stopped abruptly if non-compliance occurs.

Thus, the major issue which midlife women face is an economic one—lack of an adequate and secure income. These problems are most severe for divorced women and less severe for widows and never-married women, although women in all three categories are, in general, less well off economically than their male counterparts.

The first positive consequences, then, of voluntary familial arrangements for women would be an economic one. Women would be able to pool their economic resources and cooperatively share the burden of supporting a household. Voluntary familial arrangements would offer these women the chance of improving their economic conditions. If vocational training and counseling were included as part of each program, family members would have the opportunity to upgrade their labor market skills.

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[16] U.S. Bureau of the Census, "Money Income and Poverty Status of Families and Persons in the United States: 1975 and 1974 Revisions," Current Population Reports, series P–60, No. 103 (Washington, D.C.: U.S. Government Printing Office, 1975), table 19.

[17] National Commission on the Observance of International Women's Year, "To Form a More Perfect Union . . ." (Washington, D.C.: U.S. Government Printing Office, 1976), p. 102.

[18] Ruth A. Brandwein, Carol A. Brown and Elizabeth Maury Fox, "Women and Children Last: The Social Situation of Divorced Mothers and Their Families," "Journal of Marriage and the Family," 36 (August 1974), p. 502.

The sharing of familial tasks, particularly child care, would also create the conditions which would allow these women to hold full-time jobs. Studies of AFDC mothers have demonstrated that many of them prefer to work, but choose not to because of the lack of available child care facilities. For divorced women who work, this problem has been particularly acute. Not only did marital dissolution result in the loss of a mate, but, in many cases, it also resulted in the loss of a source of child care.[19] Thus, the voluntary family would provide a source of alternative child-care arrangements, allowing women to pursue either vocational or academic training or full-time employment.

Although child care is a need which pertains, for the most part, to women in the early years of midlife, communal child-care arrangements may have positive consequences for older women as well. Because older divorcees and widows are likely to have lower levels of educational and occupational skills than younger ones, they may be less willing or able to engage in outside employment. In addition, the widowed may be receiving pension or social security benefits which would give them the option of choosing to be employed or not. It is quite possible that older members of the family may find assuming a part-time child-care role a more attractive alternative to contributing to the voluntary family than outside employment. In this case, age integration of women would allow the age groups to pursue the forms of activity with which they are most comfortable.

Economic benefits would also accrue for society. One potential benefit of such a program could be a reduction in the number of female families on welfare rolls. However, in calculating net savings, one does have to include the initial cost of starting and operating such a program, as compared to any reduction in the number of welfare recipients which might occur. Nevertheless, it seems quite reasonable to propose that the new voluntary family would create the conditions which could make such a reduction possible.[20]

In addition to reducing welfare rolls, a second economic consequence for society could be a consolidation of social services. At present, a series of Government and community programs are serving the needs of midlife women, i.e., counseling and career training, public housing, day-care centers, work-incentive programs, and financial assistance. The coordination of these services with a viable living environment for midlife women could possibly reduce the overall cost by curbing duplication of services and by reducing the need for counseling or therapy. However, increased program costs would need to be taken into consideration.

A third possible benefit which would affect the local community would be the recycling of large, older homes. Halfway-houses and wife-abuse centers have, for the most part, been located in large, already-existing private houses. Therefore, particularly in communities that are concerned with preserving their historical legacy, alternative living environments for midlife women would once again restore large, older facilities to a place of usefulness in the community.

The negative economic consequences of such a program are much less apparent. For individual women, a possible negative consequence might be prolonging a state of economic dependency. If women are not encouraged to actively rearrange their economic conditions, then those living arrangements might become more institutional and lose their status as voluntary group living. Therefore, the emphasis in such a program must be on creating conditions which facilitate economic independence of the group and of the individual members.

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[19] Ibid., p. 502.

[20] The impact of the Supreme Court precedent regarding food stamp eligibility and similar regulations would have to be assessed in calculating reduction of welfare rolls.

Socio-emotional Issues

Discussions of midlife focus on two types of problems or crises which can occur at this stage in the life cycle: (1) maturational crises or developmental stresses that have a tendency to be manifested intermittently throughout adult life; and (2) situation crises or extraordinary events which only affect selected individuals in any age group.[21] Thus, almost all women experience some stress at some time during the middle years, whether they are married or unmarried. However, the divorced and widowed also must cope with the situational crisis of marital dissolution.[22]

Coupled with these maturational crises are the questions and doubts which are particular to midlife women who are alone or single parents. Dr. M. J. Hungerford, a counselor of women at the American Institute for Family Relations in Los Angeles, has suggested from her years of experience that "women alone," regardless of how uncomplicated their lives may seem, are more likely to suffer from some type of adjustment problems than women living in a family setting.[23]

Thus, the experience of being alone and being 40 poses not only economic problems for women, but socio-emotional ones as well. In addition, the situational crises which attenuate the already existing maturational problems for widowed and divorced women indicate that these two groups are likely to benefit from the voluntary family.

Research on the effects of divorce and widowhood on women suggest that these processes are similar but not identical. Typically, both categories of women express feelings of unhappiness, fear of being alone, loss of self-esteem and a lack of self-confidence.[24] The problems of adjustment, however, are usually more severe for the divorcee, who is less likely to receive the sympathy and support which are directed toward widows.[25] In addition, the divorcee is more likely to experience feelings of rejection or failure, particularly if the divorce was proposed by her husband. The socio-emotional problems of divorced, separated, and widowed women are reflected in their higher rates of sucide and mental illness.

Although divorce, separation, and widowhood are traumatic experiences, the extent of the resulting socio-emotional problems is dependent upon a number of factors. Those women who experience the most difficulty are the ones who come to a standstill in their lives; either they lack social support systems to reintegrate them into the routine of daily living, or they refuse to take part in activities. Thus, one counselor admits that the most useful advice she gives to midlife women in transition is "keep living" by developing a variety of activities and friends and some type of social life.[26] The importance of a viable friendship network cannot be underestimated. Studies of widows have found that friends are active ingredients in the social support system [27] and that having a friend or a confidant eases the grief process for both widows and divorcees.[28]

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[21] Joanne Sabol Stevenson, "Issues and Crises During Middlescence." (New York: Appleton-Century-Crafts, 1977), p. 129.

[22] Ibid., p. 156.

[23] Sondra Gorney and Claire Cox, "After Forty" (New York: The Dial Press), 1973, p. 141.

[24] Jane K. Burgess, "The Single-Parent Family: A Social and Sociological Problem," The Family Coordinator, 19 (April 1970), p. 137.

[25] Vicki L. Rose and Sharon Price-Bonham, "Divorce Adjustment: A Woman's Problem?" The Family Coordinator, 22 (July 1973).

Those divorced women who experience high degrees of trauma are those who continue to be dependent upon and attached to their former spouses.[29] Whether this attachment results from a lack of alternative attachments is not known, but surely the lack of institutional arrangements for divorcees has some effect.

What appears to be the major socio-emotional problem of midlife women, then, is a lack of services or caring persons to help them face and cope with their needs. A living environment geared toward these needs would undoubtedly alleviate much of the loneliness and isolation which these women experience. The environment would offer a friendship network. In addition, the network would be composed of individuals experiencing similar problems, and the family could function as a mutual self-help group. Finally, an existing environment toward which women could turn would offer them a sense of emotional security and possibly the self-confidence to enable them to reorganize their lives.

For some women, the voluntary family may be a temporary arrangement which would function as a brief transitional stage in their process of reorganization. For other women, however, particularly the never married and widowed who are less likely to remarry, the voluntary family may be a more permanent arrangement which allows them to live in a familiar environment of reciprocal support.

For society as a whole, the voluntary family may very well be a step toward establishing the institutional arrangements which thus far have been lacking for "unattached" individuals. In addition, the voluntary family is an excellent atmosphere for both formal and informal group counseling, a method of reciprocal help which has been found to be quite effective. Not only is group counseling generally effective, but in a family setting it also would be more economical and efficient.[30]

Thus, the voluntary family for midlife women is one alternative for coping with the problems of midlife. More importantly, however, because of the need of such a facility to be integrated into the community, it would most probably serve as a means of educating the public about the problems and issues confronting midlife women, thus counteracting some of the stereotypical conceptions of them.

The negative social and individual consequences of the voluntary family for midlife women would most likely relate to their needs for privacy and their willingness to surrender the new power and independence they have recently won (that is, for divorced or sometimes the widowed). Cooperative living arrangements require the sharing of resources and of oneself.[31] One of the major problems the participants and community groups must face is developing a viable system which insures both privacy and reciprocity. In addition, such a living arrangement may arouse suspicion among friends and relatives and among members of the community.

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[26] Gorney and Cox, "After Forty," p. 141.

[27] Helena Znaniecki Lopata, "The Meaning of Friendship in Widowhood," in Looking Ahead, edited by Lillian Troll, Joan Israel, and Kenneth Israel (Englewood Cliffs, N.J.: Prentice-Hall, 1977), pp. 93–105.

[28] Stevenson, "Issues and Crises," p. 204.

[29] Rose and Price-Bonham, "Divorce Adjustment," p. 295.

[30] Lillian Troll, Joan Israel, and Kenneth Israel, eds., "Looking Ahead" (Englewood Cliffs. New Jersey: Prentice-Hall, 1977), p. 187.

[31] Rose and Price-Bonham, "Divorce Adjustment," p. 294.

Thus, to prevent the voluntary family from being viewed as a threat to existing kin networks or to the institution of marriage and male-female relationships, the voluntary family will need to be "open," in some sense, to some kind of public inspection. This will undermine the group's sense of "family," but it may very well be a necessary step if these living arrangements are to become "alternatives" in our already existing family system, rather than being viewed as a reaction or in opposition to the traditional nuclear family.

SOME PRINCIPLES FOR GUIDING POLICY

The following principles may serve as guidelines for the formulation of legislation:

1. A flexible system of funding alternative living arrangements should be developed. This could be done by means of rent subsidy or mortgage assistance. The leasees and mortgagees could be religious, fraternal, or professional groups who would assume financial responsibility for the housing arrangements. The residents themselves should be encouraged to assume as quickly as possible the financial responsibility for their residence. All organizations which are involved should be nonprofit.

2. Such a program could be carried out through Housing and Urban Development (HUD) or Urban Renewal, or the enactment of special legislation.

Legislation introduced should be sufficiently broad in scope so that it can be adapted to local communities.

3. This program should be approved and funded for a minimum of 3 to 5 years because of the time required to start these living arrangements and give them a fair trial.

4. Alternative living arrangements are, in effect, surrogate "families"; if they are to function effectively, they must be allowed to organize themselves with consideration of the voluntary choices of the members. Surrogate "families," like natural families, involve a considerable amount of non-uniform activities because they are concerned with the daily round of human experience.

5. Alternative living arrangements for midlife women constitute an innovative approach to everyday living. While there are mental health considerations involved, the main emphasis guiding the organization and management should not be that of a medical model, but rather a social model. Among the existing community organizations which have an understanding of the social model are Community Mental Health Centers, which, in some locations, could be involved in the formation and guidance of the homes.

6. Each center should maintain some interdependence with existing community service systems, that is, vocational training, educational opportunities, counseling, woman's groups, public and private employment agencies, etc. This sense of interdependence among those who serve midlife women can best be established by involving local agencies and their representatives with each new alternative living arrangement at the planning stage.

CONCLUSION

Three major trends concerning marital status and living arrangements serve as the catalyst for our analysis: namely, the increase in the number of households composed of unrelated persons; the increase in the incidence of divorce; and the increase in the number of families maintained by one spouse only.

The major issues derivative from these census trends are economic and socio-emotional. Economic insecurity among midlife women occurs because of low and irregular incomes. Socio-emotional issues emerge because of family disruption, loneliness and the lack of purpose.

Two alternative models of living arrangements are proposed for the midlife woman: one based upon the Halfway House concept and the other on a type of cooperative family which has been successful with older persons. Both models are pragmatic and adaptable, and appear to be promising alternatives for dealing with needs and situations of midlife women.

Government policies should be based upon principles of adaptability and flexibility. Adaptability is required because surrogate "families" deal with the daily round of experience and involve many nonuniform activities. Innovation in living arrangements is required to deal with a growing national problem resulting from the midlife disruption of many women's family and household patterns. These women should be encouraged to achieve independence and autonomy within their local communities.

Part VII. LEADERSHIP

A. BROADENING ELECTIVE AND APPOINTIVE POLITICAL PARTICIPATION

(By Marilyn Johnson, Ph. D.)

BIOGRAPHY

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ABSTRACT

The theme of this compendium is security for women in midlife. If women, as women, have special problems of security, these problems derive from their traditional status of social dependency. If they are excluded or exclude themselves from opportunities to share directly in decisions governing their lives, then any security they achieve will remain fragile. For this reason, there is urgent need to bring women more fully into the political process.

The current low proportions of women among elective and appointive officials are inconsistent with a goal of equal participation of women and men in public life. The consequences of unequal opportunity for elite participation extend beyond officeholding itself, since available evidence points to the conclusion that female officials at all ages take different positions than male officials on a number of contemporary issues of special relevance to women and to older citizens.

Examination of the characteristics and experience of women in public office suggests that women enter office under circumstances that differ from those applicable to men. Although both women and men in office are predominantly middle-aged, women are several years older than men upon entry. Office holding by women appears to be contingent upon family approval to a far greater degree than is true of men, and disadvantages in educational and occupational experience may present further barriers to officeholding. However, educational and occupational handicaps may be compensated by greater organizational and political party experience. For most officials, the discriminatory behavior of men in political organization's is a more salient obstacle than that inhering in the characteristics of women themselves.

The nature of elective and appointive processes is such that, although policies of equal participation by women may be promulgated, legislative action to achieve implementation must be largely indirect, focusing on allocation of resources to groups working to achieve equity in the inclusion of women in political structures. There is a serious need for funding and sponsorship of information-gathering and publicity about the low numbers of women in public office, of documentation of discrimination, of research to counter stereotypical beliefs about

women in politics, and of educational and training opportunities for women who are potential candidates for public office or currently serving in office.

Although there are limits to legislative implementation, agencies of government do have the capacity to attack directly the problem of appointive office. The solution is simple on the face of it: those with powers of appointment can appoint more women to public office and to those staff positions that provide a training ground for entry into public office.

INTRODUCTION

Elective and appointive offices encompass a wide variety of positions at all levels of Government. They range from highly visible, highly competitive positions in Presidential administrations, in Congress and on the U.S. Supreme Court to relatively obscure, often unpaid memberships on local councils, boards and commissions in small villages and boroughs. Available information indicates that women are seriously under-represented in all these offices. They comprise less than 10 percent of most types of offices.

The significance for women of women's participation in public office lies less in the relatively small numbers who are affected as potential officeholders than in the large numbers who are affected by governmental decisions. Needless to say, simple justice demands that women have the same opportunities as men to exercise their skills in public service. The number of public offices to be filled by either sex is limited. Even under conditions of equal participation only a very small proportion of women (or for that matter, men) would ever hold office in their lifetimes, and an even smaller minority would hold office as a full-time occupation or would have continuous careers in public office. The consequences of women's absence from the public realm are far broader if one considers that public offices are policymaking, decisionmaking positions. If the talents and energies of more than one-half the population are not used in the conduct of public affairs, then the quality of life potentially is diminished for all. Moreover, to the extent that women bring special needs and perspectives to public life, the absence of women in public office deprives women in general of a voice in government representing their special claims.

This paper is devoted to an examination of the current extent and nature of elective and appointive officeholding by women, with particular attention given to implications for women in their middle years, the prime age of officeholding. In the course of our report, we shall describe the difficulties of obtaining information, current knowledge about the proportions of public offices filled by women, the age of officeholders, and differences between female and male officeholders in characteristics, experience, and attitudes. In the final section of this paper, we suggest some avenues for policy and program implementation that may serve to assist the entry of women into public life, to enhance their effectiveness in office, and to provide opportunities for career mobility.

SOURCES OF INFORMATION ABOUT NUMBERS OF WOMEN IN OFFICE

Information about the proportions of public offices filled by women nationwide is not readily available, and many gaps in knowledge exist.[1] At present, no Federal agency routinely gathers data on the numbers and characteristics of public officials at all levels of government. Since officeholding is the primary occupation of only a small minority of officeholders, labor force statistics present only limited information on public officials. The U.S. Census of Governments has not supplied a count of officials since 1967 and has never enumerated officials by characteristics such as sex, race, or age.

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[1] For more detailed descriptions of the difficulties of gathering data on women holding office, see Center for the American Woman and Politics, "Women in Public Office: A Biographical Directory and Statistical Analysis," 2d ed. (Metuchen, N.J.: Scarecrow Press, September 1978), introduction; Kathy Stanwick and Marilyn Johnson, "Women Appointed to State Boards and Commissions. Report to the Women and Power Committee of the National Commission for the Observance of International Women's Year (Washington, D.C.: U.S. Department of State, 1976), pp. 1–8.

State government vary widely in the extent to which they assemble data on State and local officials. Few States maintain current lists of officials at local and county levels or issue directories of these officials. Some States have no reporting requirements and cannot even readily provide information on the total number of local and county offices of each type within the State. States also vary in the types of records available on the number of State officials. For example, in some States there is no central list of boards and commissions subject to gubernatorial appointment, and no central roster of the membership of these boards and commissions.

Private associations of governments or of officials are often the major source of information on offices and officeholders. However, the data gathering of such associations is ordinarily limited to a single level of government or to the type of position held by the membership of a particular association.

The national information bank begun in 1975 by the Center for the American Woman and Politics (CAWP) of the Eagleton Institute of Politics, Rutgers University, currently represents the principal source of statistical information on the officeholding status of women nationwide. The research findings to be reported in this paper rely heavily on the results of CAWP's counts of officials and its questionnaire surveys.[2]

In 1975, CAWP undertook the first enumeration and survey by mailed questionnaire of women holding office across the Nation—in the U.S. Congress, in State cabinet-level offices and legislatures, on county commissions, in mayoralties and on local councils—including cities, towns, townships, villages, and boroughs. In 1977, the survey was repeated with an expanded questionnaire and with extension of coverage to include major Federal appointments and judges of State appellate and trial courts of general jurisdiction. The 1977 survey also included random samples of male State legislators and county commissioners in 16 States and of male mayors and local councilors in 8 States. Except where otherwise noted, the research findings reported in this paper refer to the 1977 survey.[3]

NUMBER OF WOMEN IN PUBLIC OFFICE

A small but growing proportion of public officeholders are women. Between 1975 and 1977, the numbers of women increased in every type of office surveyed by CAWP, except the U.S. House of Representatives and the Federal judiciary.

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[2] For more complete descriptions of research results than can be included in this paper, see Marilyn Johnson and Susan Carroll with Kathy Stanwick and Lynn Korenblit, "Profile of Women Holding Office II," reprinted from CAWP, "Women in Public Office" 2d ed.; Marilyn Johnson and Kathy Stanwick, "Profile of Women Holding Office," reprinted from Center for the American Women and Politics, "Women in Public Office," 1st ed. (New York: R. R. Bowker, 1976); Stanwick and Johnson, "Women Appointed." These reports are available from CAWP, Eagleton Institute of Politics, Rutgers University, New Brunswick, N.J. 08901.

[3] For details of research procedures, consult the introductions to CAWP, "Women in Public Office," 1st and 2d eds., and to Johnson and Stanwick, "Profile," and Johnson and Carroll, "Profile II."

Federal offices

As of January 1978, women had received 14 percent of the Presidential appointments in the Carter administration. This administration is the first to include two female cabinet members: Juanita Kreps, Secretary of Commerce and Patricia Roberts Harris, Secretary of Housing and Urban Development. Prior to 1977, only three other women have served in the Federal Cabinet.

Progress apparent in the Federal executive is not paralleled in the judicial branch. No woman has ever served on the Supreme Court. Of 675 U.S. circuit and district court judges, only five are women—a decrease of three since 1975.

In the 95th Congress, 18 women served in the U.S. House of Representatives. Two female U.S. Senators, Muriel Humphrey and Maryon P. Allen, were appointed to office in 1978 after the deaths of their husbands, Senators Hubert H. Humphrey and James B. Allen. These numbers are similar to previous highs of 19 representatives—but no senators—in the 94th Congress, and of 18 representatives plus 2 senators in the 87th Congress.

State offices

Two women serve as Governors of their States: Ella Grasso of Connecticut and Dixie Lee Ray of Washington. Three women are Lieutenant Governors: Evelyn Gandy of Mississippi, Mary Anne Krupsak of New York, and Thelma L. Stovall of Kentucky. In 1975, one Governor—Grasso—and one Lieutenant Governor—Krupsak—were women.

The number of women in State cabinet or equivalent positions has also increased. In 1975, 84 women were identified as holding state-wide executive positions at cabinet level or higher. In 1977, 97 women were serving in these offices, constituting nearly 11 percent of an estimated 904 positions.

In the State judiciary, 110 women—nearly 2 percent of the total—serve as judges in appellate courts and trial courts of general jurisdiction. This number represents a modest increase from the 92 women judges in 1975.

Slightly over 9 percent of State legislators in early 1978 were women—101 out of 1,975 senators and 601 of 5,583 State representatives. The numbers of women in State legislatures have risen steadily from 305—or 4 percent—in 1969, to 610—8 percent—in 1975, to the current 702—9 percent—in 1978.

The numbers of women serving on State boards and commissions are difficult to ascertain, since many States do not maintain accurate and current lists of members. In 1975, CAWP examined the membership in 39 States of 2,134 boards and commissions in 10 areas of government, finding the average proportion of female board membership to be 15 percent.[4] A majority—53 percent—of the boards and commissions studied had no women among their membership. No more recent data are available.

County and local offices

The largest increases in women's elective political participation since 1975 have taken place at the county and local levels of officeholding.

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[4] Stanwick and Johnson, "Women Appointed," pp. 8, 9.

In 1975, 456 women comprised 2 percent of officials in county governing bodies. In 1977 there were 660 women, 3 percent of the total.

The number of women in mayoralties and on municipal and township governing bodies has shown a striking increase. In 1975, we identified 5,931 women as holding office at the local level. In 1977 we identified 9,930 such women. An unknown portion of this increase reflects the availability in some States of more complete lists for the 1977 enumeration. Nevertheless, even with adjustments made for changed coverage, the increase in local officeholding by women appears to be at least 36 percent above 1975. Women now hold approximately 8 percent of all mayoral and local council positions.

Local school board membership supplies an additional barometer of recent increases in local officeholding by women, having risen from 13 percent in 1974 to 20 percent in 1976 and an estimated 25 percent in 1978.[5]

Despite increases in women's officeholding, it is apparent from the data presented above that women remain a very small percentage of officeholders. Even at current rates of increase, women are many years away from equal participation. As we review the characteristics and experience of women in office, we shall take special note of potential barriers to full participation encountered by women.

AGE OF OFFICEHOLDERS

Women in public office are predominantly middle aged or older, as shown in table 1. Of the more than 3,000 officeholders who reported their age in the 1977 CAWP survey, 88 percent are 35 years or older; 75 percent are 40 or older. Mayors, State judges, and members of the State executive are older than other officeholders, on the average; Federal officials are notably younger.

TABLE 1.—AGE OF WOMEN IN PUBLIC OFFICE, 1977

[By type of office, in percent]

	Federal appointment and Congress	State executive	State judiciary	State legislature	County commission	Mayoralty	Local council	Total
Age in 1977:								
Under 30	0	2	0	5	3	3	3	3
30 to 34	10	12	0	10	6	4	9	9
35 to 39	33	6	8	13	15	7	14	13
40 to 44	10	18	18	12	14	13	14	14
45 to 49	21	19	13	19	19	13	16	16
50 to 54	10	19	28	17	19	23	16	17
55 to 59	8	18	13	13	15	17	12	13
60 and over	8	6	20	11	9	20	16	15
Total number of woman	39	51	39	327	274	285	2,129	3,144

The middle age of women currently serving in office reflects a tendency to enter public office in middle age, rather than a tendency to commence a political career in young adulthood and subsequently to age in office. In the CAWP survey, 82 percent of officeholders entered their current office at age 35 or more; 67 percent were over age 40 at entry into their current office. As table 2 illustrates for selected offices, women who have held office previously have entered their present offices at somewhat older ages than those for whom current office is the first public office held. Even among those holding no other public offices in the past, however, a large majority are over age 40 at first entry into public office.

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[5] Figures supplied by the National School Boards Association, Washington, D.C.

TABLE 2.—AGE AT ENTRY INTO CURRENT OFFICE BY PAST PUBLIC OFFICEHOLDING BY TYPE OF OFFICE

[In percent]

	State Legislative		County commission		Mayoralty		Local council	
	None	1+	None	1+	None	1+	None	1+
Past public offices: Age at entry into current office:								
Under 30 yr	16	3	7	2	4	4	8	3
30 to 34 yr	12	10	9	7	7	7	14	11
35 to 39 yr	13	17	19	15	11	6	14	17
40 to 44 yr	21	13	20	10	14	18	17	18
45 to 49 yr	20	27	18	22	21	18	16	18
50 to 54 yr	9	15	15	24	19	27	12	18
55 to 59 yr	6	12	5	15	13	10	9	7
60 plus years	3	3	7	5	11	10	10	8
Total	163	145	162	98	109	163	1,404	583

Men in office also tend to be middle-aged, though women are somewhat older than their male colleagues.[6] Among male officeholders in the 1977 survey, the median age is 46 years. The median age is 48 years in a comparison sample of female officeholders from the same States and offices as sampled for males. The disparity in age is even greater at time of entry into office: Although age at entry into office appears to have declined for both sexes over the past decade, the median age of women has continued to exceed that of men by 4 to 6 years in each group of newly elected officials. Among those entering office in 1976 and 1977, median age for men was 39 years and for women, 44 years.

The fact that service in public office tends to be a phenomenon of middle age rather than of youth has implications for dealing with the issue of women's political participation. One implication is that programs designed to encourage public officeholding by women must take into account the life stage and generational experience of women who constitute the most likely pool for recruitment. Relative to younger adults, today's middle-aged women married at an earlier age and had more children, less education, and less labor force experience. A second implication is that the political views of women in office disproportionately reflect the views of middle-aged women. A third implication stems from their older age relative to that of men in office. If an early beginning is an advantage of those seeking political careers, then women are disadvantaged relative to men in their potential for political mobility.

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[6] Other studies of officeholders also have found women to be slightly older than men. See, for example: Irene Diamond, "Sex Roles in the State House" (New Haven: Yale University Press, 1977), p. 38; James E. Conyers and Walter L. Wallace, "Black Elected Officials" (New York: Russell Sage Foundation, 1976), pp. 83–84; Paula J. Dubeck, "Women and Access to Political Office: A Comparison of Female and Male State Legislators," Sociological Quarterly 17 (Winter 1976): 46; National School Boards Association, "Women on School Boards" (Evanston, Ill.: National School Boards Association, 1974). Although the average age of women in office is slightly higher than that of men in office, both Diamond's study and the CAWP data show a larger proportion of men than of women to be over age 60. These older men are long-term officeholders, for the most part.

Reasons for the difference between male and female officials in age at entry into office are unclear. On the one hand, the differences may derive from the different family roles of women and men, reflecting a tendency for women to limit their public activities during the years of heaviest childbearing and childrearing responsibilities. On the other hand, the differences may result from a need for women to compensate for disadvantages in educational attainment and occupational credentials by a relatively longer period of public activity and political experience prior to entering public office. Available data are consistent with either interpretation.

CHARACTERISTICS AND EXPERIENCE OF WOMEN IN OFFICE

The characteristics and experience of those few women who do achieve public office suggest that women follow somewhat different paths to office than do men. Table 3 presents data on selected attributes of the main sample of female officeholders, by type of office. Table 4 presents data on the same characteristics, by age of officeholder, for the sample of male officeholders and the comparison sample of female officeholders.[7]

TABLE 3.—SELECTED CHARACTERISTICS AND EXPERIENCE OF WOMEN IN OFFICE, 1977, BY TYPE OF OFFICE

	Federal appointment and Congress	State executive	State judiciary	State legislative	County Commission	Mayoralty	Local council
Percent married	73	68	54	78	81	76	78
Total [1]	37	53	45	342	282	290	2,173
Percent with child under 12 yr	27	14	7	16	27	16	25
Total [1]	26	49	43	315	282	288	2,163
Husband's approval of officeholding: [2]							
Percent actively encourages		75	94	75	75	62	60
Percent approves for the most part		21	6	23	22	31	33
Percent mildly to actively opposes		4	0	2	3	7	7
Total [1]		28	32	248	221	215	1,669
Education:							
Percent less than college graduate	2	18	0	27	52	62	61
Percent college graduate	22	28	0	36	30	21	24
Percent graduate work or degree	76	54	100	37	18	17	15
Total [1]	41	58	47	334	282	234	2,177
Median number of orginal memberships	4.1	4.3	6.0	5.4	3.6	2.6	3.1
Total [1]	35	50	43	327	268	265	1,947
Percent with experience in party office	45	49	21	72	53	28	29
Total [1]	44	61	47	359	287	291	2,211
Percent holding past public office	66	61	67	46	37	60	29
Total [1]	44	57	48	354	280	286	2,141
Percent ambitious for other office [2]		66	50	66	56	48	49
Total [1]		38	34	291	269	267	2,013

[1] No answers are omitted from the percentage bases. Variations in nonresponse to particular questions in part reflects the fact that some respondents returned resumes in lieu of completed questionnaires.

[2] Federal officeholders are omitted because of small numbers or percentage base.

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[7] The male sample and comparison female sample consist largely of local officeholders: 64 percent men and 65 percent women are local councilors; 6 percent men and 7 percent women are mayors; 14 percent men and 13 percent women are county commissioners; 16 percent men and 15 percent women are state legislators. Because the distributions are equivalent with respect to type of office, the comparisons between women and men are made for the total samples, without subdivision by office.

TABLE 4.—SELECTED CHARACTERISTICS AND EXPERIENCE OF OFFICEHOLDERS, 1977, BY SEX BY AGE

	−35 yr		35–44 yr		45–54 yr		55+ yr	
	Women	Men	Women	Men	Women	Men	Women	Men
Percent married	77	73	89	93	85	97	65	96
Total	78	64	197	102	250	95	183	99
Percent with child under 12 yr	65	63	49	64	11	17	0	1
Total	78	64	189	101	246	94	179	96
Spouse approval of officeholding:								
Percent actively encourages	64	38	67	38	71	45	61	51
Percent approves for the most part	23	51	28	50	26	40	32	41
Percent mildly to actively opposes	7	11	5	12	3	15	7	8
Total	58	47	169	94	203	92	114	90
Education:								
Percent less than college graduate	39	41	46	33	58	46	61	67
Percent college graduate	38	12	32	10	27	11	23	8
Percent graduate work or degree	23	47	22	57	15	43	16	25
Total	78	64	193	102	244	94	176	98
Median number of organization memberships	2.5	2.2	3.8	2.7	3.9	3.0	3.9	2.0
Total	70	61	183	96	235	91	155	94
Percent with experience in party office	34	39	43	31	43	39	36	29
Total	77	64	195	103	249	95	181	99
Percent holding past public office	27	30	41	34	43	37	35	45
Total	77	64	188	102	235	94	171	
Percent ambitious for other office	70	61	68	56	58	41	36	2
Total	77	62	177	97	235	93	168	9

Marital and family characteristics

Except for the issue of spousal approval of officeholding, our data contain little indication that women in office have special family situations. The marital status and number of offspring of female public officeholders are similar to those of other women their age in the general population.[8] Most women in office are married (table 3). Although female officeholders in their middle and later years are less likely than men to be married (table 4), this pattern is consistent with that in the general population. In view of the fact that women in office are typically middle-aged, the low proportions with children under 12 years of age are to be expected (table 3). Younger women, under age 35, are as likely as male officeholders to have young children (table 4). Among middle-aged women, however, lower proportions of women than of men in office have young children—a pattern that may in part be accounted for by a tendency for men to marry younger women.

Most married female officials perceive their husbands to be supportive of their officeholding (table 3). Indeed, notably larger porportions of husbands are perceived to be supportive by women in office than are wives by men in office (table 4). It would appear that family approval is a far more important selective criterion for the political participation of women than of men.

Education and occupation

Educational achievement and occupational activity may serve in a number of ways to aid entry into and functioning in public office. They may provide symbolic credentials, actual skills, and access to networks of influence and sponsorship. Women may have relatively more difficulty than men in utilizing their educational and occupational experience as credentials for public office. Although women holding public office are well educated, relative to the general population, they are disadvantaged relative to male officeholders. As table 4 shows, approximately equal proportions of men and women have completed college, but the men are far more apt to have a graduate degree or to have done graduate work.

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[8] Johnson and Stanwick, "Profile," pp. xxx–xxxiv.

In addition, women in office are much less likely than men to have outside employment. In the sample of men, 86 percent are employed in addition to holding office, while only 51 percent of the comparison sample of women are employed. The current or past occupations of women and men differ in familiar ways. Among women in State legislatures, county and local governing boards, just four types of occupation—teaching, nursing, social work and secretarial work—account for between 30 percent and 49 percent of those reporting. Relatively few men (8 percent) are in these four occupations where women traditionally concentrate.

Organizational affiliations and political experience

Middle-aged and older women seem to compensate in part for relatively lower levels of educational and occupational experience by serving political apprenticeships in organizations and in political parties. Women in office over age 35 belong to more organizations than do men (table 4), and there is some research evidence that organizational affiliations play a larger part in the candidacies and election of women than of men.[9] In addition, somewhat larger proportions of middle-aged and older women in office than of similarly aged men in office have held one or more party offices.

Political ambition

Despite limitations of educational and occupational experience, women are at least as politically ambitious as men. As table 4 shows, the desire to hold one or more other public offices in the future is highly related to age. Yet within each age category, larger proportions of women than of men desire other offices.

SELF-EVALUATION OF EFFECTIVENESS IN OFFICE

Women in office are highly self-confident of their performance as officials, although they show awareness of possible disadvantages in their backgrounds. Table 5 presents a list of qualities on which officeholders were asked to rate themselves relative to other officeholders with whom they work. Only in the value of their past training and experience are women notably less self-confident than men.

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[9] Sharyne Merritt, "Winners and Losers: Sex Differences in Municipal Elections," American Journal of Political Science 21 (November 1977): 732–743. The fact that women holding public office have a larger number of organizational affiliations than do men holding office takes on added significance when one considers that survey research findings consistently show women in the general population to have slightly fewer memberships than men. See, for example, Sidney Verba and Norman Nie, "Participation in America" (New York: Harper and Row, 1972).

TABLE 5.—SELF-RATINGS OF OFFICEHOLDERS BY SEX by AGE

[In percent]

Percentage rating self above average relative to colleagues	−35 yr		35-44 yr		45-54 yr		55+ yr	
	Women	Men	Women	Men	Women	Men	Women	Men
Interest in public service	63	58	76	67	87	59	79	65
Understanding people's behavior	72	64	83	70	82	56	78	58
Interest in social problems	68	58	74	58	76	48	74	53
Time spent on official activities	58	61	78	60	76	51	62	67
General knowledge and intelligence	70	69	70	62	64	62	66	50
Responsiveness to constituents	59	55	73	58	72	55	65	52
Ability to argue persuasively	60	61	56	61	56	60	48	51
Valuable past training and experience	36	44	47	63	56	69	55	76
Ability to make important contacts	35	46	45	36	49	47	53	50
Influence, prestige with colleagues	36	42	47	51	49	59	50	53
Financial and economic judgment	44	45	43	54	41	44	50	54
Political know-how	37	52	36	38	39	47	38	32
Overall effectiveness	55	57	70	70	58	56	61	51
Approximate total [1]	76	61	178	97	232	92	163	89

[1] Slight variations in response have been averaged, though percentages are based on actual numbers of responses.

On the majority of items, women under age 35 are less likely than other women to rate themselves above average.[10] With the exception of younger women, higher proportions of women than of men rate themselves above their colleagues in interest in public service, understanding people's behavior and motivations, interest in social problems, time spent on official activities, general knowledge and intelligence, and responsiveness to constituents. These items indicate the "people orientation" and conscientiousness often associated with women's activities.

Women are approximately equal to or slightly lower than men in rating themselves above average in ability to argue persuasively, ability to make important contacts, influence and prestige with colleagues, financial and economic judgment, and political know-how. These items, along with relative uncertainty about the value of past training and experience, point to the "hard" political and technical areas in which women display relatively less self-confidence.

PERCEPTIONS OF DISCRIMINATION

Women cannot achieve public office and perform successfully in office solely through their own motivations and characteristics. Quite apart from their actual abilities, aspirations and attitudes, they are dependent upon approval from electorates, from political party leaders, and from officeholders with the power to select others for appointive offices. Once in office, women face additional barriers if sizable proportions of constituents and colleagues automatically regard their competence and qualifications as suspect because of their gender.

In the minds of women officeholders, discrimination—especially discrimination from colleagues and party leaders—looms far larger as a difficulty of officeholding than conflict with family responsibilities or deficiencies of background and training. In the CAWP survey, women were asked to respond to this question: "What special difficulties, if any, have you experienced as a result of being a woman holding public office?" Men were asked: "What do you think are the special difficulties, if any, for a woman holding office?" Responses are tabulated in table 6.

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[10] The lower level of self-confidence among female officeholders under age 35 may be typical of women their age, as suggested by research with other groups of women. See, for example, Matilda White Riley and Anne Foner, "Aging and Society, Vol. I: An Inventory of Research Findings" (New York: Russell Sage Foundation, 1968), pp. 240–302.

TABLE 6.—PERCEPTIONS OF FEMALE OFFICEHOLDERS' DIFFICULTIES BY SEX OF OFFICEHOLDER

[In percent]

	Women	Men
Type of difficulty named:		
Chauvinism, stereotyping	45	26
Exclusion from male networks	7	1
Discrimination in assignments	3	----------
Opposition to programs, ideas	3	1
Having to prove competence	14	4
Constituent prejudice	9	17
Discomfort of minority status	6	3
Financial support	1	----------
Family pressures	3	11
Personality difficulty	2	17
Deficiency in qualifications	4	17
Other	3	3
Total difficulties named = 100 pct	574	288
Total naming 1 or more	372	215
Percentage naming 1 or more	60	68

Women complain that they are: not taken seriously; stereotyped in their characteristics; regarded as sex objects; excluded from the "old boys' networks;" not consulted on pending issues; discriminated against in committee assignments; asked to do clerical work and domestic chores; asked to assume an unfair share of the work load; subjected to opposition to their programs and ideas because a woman has initiated them; expected to prove their competence while that of men is taken for granted; and sometimes avoided or ridiculed by male constituents. Many comment simply that they confront the "old story" of male chauvinism. More than eight in ten comments in the female comparison sample refer to such forms of discrimination.[11]

Men are less likely than women to name sex discrimination as a problem experienced by women serving in office. Larger proportions of the difficulties named by men are focused on conflicts between officeholding and the family life of women, or on perceived inadequacies of personality and qualifications among female officials. Forty-five percent of the responses given by men but only 9 percent of those made by women are in these areas. In addition, nearly twice the proportion of men's responses (17 percent) as of women's (9 percent) refer to the prejudice of constituents. Thus, although men in office tend to perceive women's difficulties as located in the personal qualities and characteristics of women in office or in public antipathy to women officeholders, women officials perceive their difficulties largely in terms of the behavior of their colleagues or of other political men.

Voter resistance vs. discrimination by party leaders

Women tend to locate sources of discrimination within political organizations, rather than in the electorate. This is reiterated in officeholders' agreement or disagreement with statements asserting voter reluctance to support women, and asserting discrimination by men in political parties. Regardless of the type of office held, larger proportions of women officeholders agree that many men in parties try to keep women out of leadership roles, than agree that voters are reluctant to support women candidates (table 7). In table 8, we see that within each age category, higher proportions of men than women perceive voter resistance; higher proportions of women perceive discrimination by men in parties. For both women and men, the tendency to perceive party discrimiation declines with increasing age.

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[11] In the main sample of female officeholders, from two-thirds to more than eight in ten of the comments across various categories of office are complaints of discrimination. The profile of comments does not vary by age.

TABLE 7.—PERCEPTIONS OF DISCRIMINATION BY TYPE OF OFFICE

[In percent]

	State executive	State judiciary	State legislature	County commission	Mayoralty	Local council
In general, voters are more reluctant to support women candidates (agree strongly, agree)	60	42	40	52	60	56
Total [1]	40	35	300	271	269	2,010
Many men in party organizations try to keep women out of leadership roles (agree strongly, agree)	74	74	71	71	73	75
Total [1]	38	30	294	250	246	1,873

[1] "Undecideds" have been omitted from the bases for percentages.

TABLE 8.—PERCEPTIONS OF DISCRIMINATION BY SEX BY AGE

	–35 yr.		35–44 yr.		45–54 yr.		55+ yr.	
	Women	Men	Women	Men	Women	Men	Women	Men
In general, voters are more reluctant to support women candidates (agree strongly, agree)	56	64	52	56	58	57	53	67
Total [1]	73	58	177	97	236	91	172	93
Many men in party organizations try to keep women out of leadership roles (agree strongly, agree)	78	64	71	56	73	58	67	54
Total [1]	68	55	168	96	222	88	159	93

[1] "Undecideds" have been omitted from the bases for percentages.

Some research evidence supports the views of women officeholders that political organizations are more a source of discrimination than are voters. Except for districts in which women are the nominees of parties with little chance of winning,[12] sex of the candidate has little relation to election outcome.[13] Apparently, one reason for the relative scarcity of women in public office is the fact that party leaders do not nominate women for office.

POLITICAL ORIENTATIONS OF WOMEN IN OFFICE

If women did not differ from men in their style of officeholding or political views, then overcoming the lack of women in office would be principally an issue of elite participation, with little consequence for public policy or the conduct of government. However, evidence is accumulating that women who do achieve public office differ from their male colleagues in definable ways. Potentially, equality of participation implies greater expression and advocacy of the special perspectives and needs of women.

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[12] Among political women, complaints are frequent that parties are relatively more likely to nominate women as "sacrificial lambs" than as serious candidates.

[13] R. Darcy and Sarah Slavin Schramm, "When Women Run Against Men," Public Opinion Quarterly 41 (Spring 1977) : 1–12; Albert E. Karnig and B. Oliver Walter, "Election of Women to City Councils," Social Science Quarterly 56 (March 1976) : 605–613; Bergen County Advisory Commission on the Status of Women. "Women in Government." Report to the Board of Chosen Freeholders of the County of Bergen, prepared by Evelyn Fassberg (Hackensack, N.J.: Bergen County Advisory Commission on the Status of Women, 1977), pp. 14–15; Susan Carroll, data from Ph. D. dissertation in progress, Department of Political Science, Indiana University.

The major respect in which women's conceptions of their offices differ from those of men is in the importance women place on relations with constituents. In the CAWP study, higher percentages of women than of men report giving major emphasis to discovering the public's views of pending issues, to educating the public about important issues, and to helping constituents with their individual problems.[14]

Comparisons of the policy preferences and behavior of women and men in public office are only beginning to be made. However, data from limited studies converge in finding women more liberal and more feminist on a number of issues than can be accounted for by party affiliation alone.[15] In the CAWP survey, the views of officeholders were sought on a number of public issues; the results are summarized in tables 9 and 10. The issues selected are not intended to supply a complete description of the political views of women. Rather, they supply a basis for examining positions on issues particularly relevant to women, in comparison with positions on other public issues.

TABLE 9. –POSITIONS ON ISSUES OF WOMEN OFFICEHOLDERS BY TYPE OF OFFICE

[In percent]

	State executive	State Judiciary	State legislative	County Commission	Mayoralty	Local council
Percent agree more should be done for women's rights by:						
Federal Government	84	77	75	62	60	61
State governments	88	81	79	67	64	64
Private industry	88	92	86	79	76	76
Approximate total [1]	32	26	252	218	201	1,620
Women's issues [2]:						
Agree ERA should be ratified	93	77	85	69	63	62
Disagree Constitution should ban abortion	88	74	82	77	67	67
Agree homemakers should have social security	76	55	72	68	65	59
Agree Government should provide child care	70	48	54	46	38	39
Other issues: [2]						
Agree busing for racial balance is desirable	50	26	43	30	17	17
Disagree severe penalties would help crime problem	47	50	61	40	24	24
Agree defense budget should be reduced	68	38	62	54	38	43
Agree mandatory retirement should be banned	71	45	41	65	70	62
Agree more Federal revenue should go to cities	59	55	65	81	93	88
Approximate total [1]	38	37	283	257	262	1,965

[1] Slight variations in the numbers responding to each item have been averaged.

[2] Percent agreeing and percent agreeing strongly, percent disagreeing, and percent disagreeing strongly have been combined.

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[14] Johnson and Carroll, "Profile II," p. 29A. The greater emphasis by women on public representation and constituent responsiveness has been suggested in previous research. See Diamond, "State House," ch. 4; Trudy Haffron Bers, "Local Political Elites: Men and Women on Boards of Education," paper presented at the annual meeting of the Southern Political Science Association, 1976.

[15] Shelah Gilbert Leader, "The Policy Impact of Elected Women Officials," in The Impact of the Electoral Process, Sage Electoral Studies Yearbook, Vol. III, ed: Louis Maisel and Joseph Cooper (Beverly Hills, Calif.: Sage Publications, 1977); Diamond, "State House," pp. 49–51; Kathleen A. Frankovic, "Sex and Voting in the U.S. House of Representatives: 1961–1975," American Politics Quarterly 5 (July 1977): 315–330; Susan Gluck Mezey, "Local Representatives in Connecticut: Sex Differences in Attitudes Toward Women's Rights Policy," paper presented at the annual meeting of the American Political Science Association, 1977. Since public opinion surveys ordinarily show women and men to be similar in their positions on issues, differences between female and male officials may stem from gender differences in the kinds of individuals recruited to public office.

TABLE 10.–POSITIONS ON ISSUES BY SEX OF OFFICEHOLDER BY AGE

	Age							
	Under 35		35–44		45–54		55+	
	Women	Men	Women	Men	Women	Men	Women	Men
Percent agree more should be done for women's rights by:								
Federal Government	67	53	67	45	65	37	62	35
State governments	71	55	72	48	66	39	63	34
Private industry	80	64	78	57	80	58	75	54
Approximate total [1]	66	60	157	91	195	85	120	70
Women's issues [2]:								
Agree ERA should be ratified	76	50	75	55	65	47	58	34
Disagree Constitution should ban abortion	75	61	75	61	73	63	63	42
Agree homemakers should have social security	78	49	63	41	57	40	62	47
Agree Government should provide child care	44	37	41	36	42	31	32	24
Other issues [2]:								
Agree busing for racial balance is desirable	27	22	25	15	19	10	20	6
Disagree severe penalties would help crime problem	43	20	39	21	30	16	21	7
Agree defense budget should be reduced	48	51	52	39	44	46	44	42
Agree mandatory retirement should be banned	56	49	61	55	58	42	67	54
Agree more Federal revenue should go to cities	92	81	81	80	81	77	82	78
Approximate totals [1]	70	61	179	97	227	92	163	95

[1] Slight variations in the numbers responding to each item have been averaged.

[2] Percent agreeing and percent agreeing strongly, percent disagreeing, and percent disagreeing strongly have been combined.

Self-description as liberal or conservative is associated with officeholders' positions on every issue selected for analysis, with the exception of a ban on mandatory retirement and Federal revenue sharing with municipalities, issues on which self-described liberals and conservatives hold similar positions.[16] Percentages in the tables reflect the proportions "liberal" on a particular issue.

As shown in table 9, women in office strongly endorse a more active stance from both Government and industry in promoting women's rights. In addition, clear majorities of women in every type of office endorse ratification of the Equal Rights Amendments (ERA), oppose a constitutional ban on abortion, and favor extension of social security to homemakers. The only women's issue on which opinion is more evenly divided is governmental provision of child care.

The age of officeholders is associated with their positions on issues. The older the officeholder, the less likely she/he is to take a liberal position (table 10). The only exceptions to the general pattern of age differences are two issues of direct relevance to the status of older individuals: extension of social security to homemakers and a ban on mandatory retirement because of age. Officeholders aged 55 and older are slightly more likely than the younger middle-aged to approve social security for homemakers, while both middle-aged and older officeholders are more likely than those under 35 to endorse legislation to ban compulsory retirement.

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[16] Johnson and Carroll, "Profile II," pp. 35A–36A.

At every age, women are substantially more likely than men to have liberal positions on women's issues. In fact, in nearly every instance of comparison, younger men are less liberal on women's issues than women in each older age category. Women and men differ on other issues, as well. Within each age category, higher proportions of women feel that more severe punishment is not the best way to deal with the crime problem, that mandatory retirement should be prohibited, and that busing to achieve racial balance will prove good for the country. Differences in the issue positions of women and men also occur within categories of party affiliation, self-identified liberalism or conservatism, and educational attainment.[17]

If women were to participate equally with men in public officeholding, would different kinds of legislative and policy outcomes ensue? Despite our review of the research evidence, the answer to this question must remain highly speculative. The available evidence is still relatively slim. Moreover, predictions are hazardous because expressed opinions in surveys may bear only a loose correspondence with behavior, and because increases in public officeholding by women could mean changes in the kinds of women who enter public office. Nonetheless, the evidence to date invites the conclusion that if women today were to hold half the public offices in the Nation, the ERA would now be ratified; Federal abortion policy would differ from its present form; income-maintenance among older women would be more secure; Government generally would be more active in assuring equal rights for women.

However, it is a circular conclusion to say that equal participation of women in office would result in heightened governmental activity in behalf of women. If women were to hold half the public offices in the Nation, many "women's" issues would no longer be issues—because the equal participation of women in public office, in the decisionmaking that governs the Nation, is likely to be the ultimate indicator that the general status of women in society has become equal with that of men.

PROGRAMS AND RECOMMENDATIONS

Increases in the presence and effectiveness of women in public office are dependent upon two major processes: (1) identification and enlargement of the pool of women who are informed about the nature of public officeholding and who possess the qualifications and motivations to serve; (2) increase of women's opportunities for public officeholding through removal of discriminatory barriers.

There is some irony in the fact that most governmental programs designed to raise the status of women and bring about equity in social participation have either excluded or ignored the problem of women's absence from policymaking in the public sector. To a substantial degree, a policy of equal public participation for women can be acted upon only indirectly by legislative bodies. Congress cannot legislate women into public office. Individual women must decide that public office is an attractive and appropriate activity. Voters decide the occupancy of elective offices. Political appointments are not covered by existing laws forbidding sex discrimination in employment. Nevertheless, a number of actions by Federal and State governing bodies (as well as by foundations and organizations in the private sector) may serve to encourage women's entry into and effectiveness in public office. Most of these can be accomplished by existing agencies at relatively low cost.

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[17] Johnson and Carroll, "Profile II," pp. 35A–38A.

Statistical needs

In the absence of basic statistical data, we lack the means for identifying in detail the dimensions of the problem of inequality in public officeholding and for regular monitoring of trends. There are no Federal statistics on public officeholding by women nationwide. Few States assemble such statistics for all public offices. Organizations such as CAWP and the National Women's Education Fund (NWEF) have devoted considerable portions of their resources to statistical monitoring, but these resources are insufficient to accomplish the needed data gathering.

The Census of Governments should make regular counts of all officials by sex. Because of the scope and complexity of a census and the need for cooperation by many governmental units, this task is best undertaken at the Federal level. In addition, State governments should routinely assemble lists of elected and appointed officials at all levels of government within the State. Perhaps an agency responsible for gathering data at the State level could serve the Federal level as a vehicle for statistical reporting. Finally, information banks such as that begun by CAWP deserve support. Nonprofit, educational institutions are capable of developing data in depth, probably at lower cost than could be achieved by governmental agencies. An information bank containing rosters and counts of officials, as well as research data about officeholders and the districts in which they serve, is an invaluable resource for: 1) analysis of statistical trends in the numbers and characteristics of women in office; 2) identification of women interested in participating in training programs; and 3) identification of channels for dissemination of information about women in politics.

A variety of mass media, governmental agencies, educational institutions, women's organizations, public officials, and interested members of the public are consumers of such information. The cost of making information about political participation available to interested organizations and individuals should be subsidized by Government as a public service, in the same manner as are statistics and research about the labor force, the family, or other social institutions.

Research on discrimination

Although large proportions of women in office perceive sex discrimination against politically active women as widespread, it has been difficult to document systematically the validity of these perceptions. Research is needed to define and publicize the problem, as well as to develop educational and other programs to deal with it. An example of needed work is the judicial education project proposed by the NOW Legal Defense and Education Fund. Yet, funding for this type of research has been exceedingly difficult to obtain.

Education and training programs

There are signs that women are an increasing proportion of students seeking degrees in fields that have been prominent in the backgrounds of male politicians. For example, 27 percent of law school students in 1977 were women, representing a dramatic increase since 1971, when 9 percent were women.[18] Similarly, women are an increasing proportion of students in graduate programs of public affairs and public administration, from 14 percent in 1973 to 22 percent in 1977.[19]

As encouraging as these figures are, unmet needs remain in providing opportunities to women for training in public leadership, especially midlife women. Many women whose schooling has been interrupted by childbearing and childrearing need financial and counseling assistance in entering degree programs that would prepare them for public careers. Others, who want training in specific skills rather than a professional degree, would benefit from workshops, short-term institutes and adult education courses. A substantial proportion of women already in public office express a need for technical assistance in areas such as Government finance, Federal programs such as revenue sharing, advocacy techniques, and managerial skills.

Beyond the immediate needs of midlife women, it is important to encourage younger women in secondary and undergraduate schools to consider public careers. If entry into public life continues to be delayed until middle age, then the career mobility of women in public office may be seriously limited.

A number of programs are proving to be highly successful and can serve as models for the development of programs on a larger scale. Among these are: regional institutes in campaign techniques conducted by the National Women's Education Fund (NWEF) of Washington, D.C.; a model training program in public leadership development for women, undertaken by NWEF in cooperation with Indiana University; technical assistance to officials and workshops in campaign techniques and lobbying conducted by CAWP; workshops of the women's political training center at Hunter College; a workshop in current legislative issues for State legislators, conducted by the Washington Institute for Women in Politics of Mount Vernon College; a model student legislative internship program developed by the women's caucus of the Maryland Legislature. A further promising development is the recent funding by the Carnegie Corp. of a public leadership education network, centered at Wells College, with CAWP and NWEF as consultants. Over the next 2 years, a variety of programs in practical politics will be conducted on the campuses of five small women's colleges: Carlow, Goucher, Spelman, Stephens, and Wells. In addition, the Office of Policy Development and Research of Housing and Urban Development (HUD) is currently developing a program on women and minorities in public service.

Network building.

Political women have found it important to learn about and meet with other politically active women. They find network building of value both to their own effectiveness and in bringing other women into the political process. In this manner, women compensate to a degree for their isolation and perceived exclusion from the informal male networks. Women develop referral systems, share information and expertise, discuss common concerns and problems. Women's caucuses exist within a number of associations of officials: for example, the National Association of Counties, the National League of Cities, the National Conference of State Legislatures. In addition to the Congresswoman's Caucus, women's caucuses have been formed within a few State legislatures. Statewide associations of female elected officials have been organized in California and Massachusetts. The National Order of Women Legislators is open to current and past State legislators. Such organizations are valuable resources for strengthening the position of women within government and for bringing other women into the political process.

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[18] The 1971 figure is from Martha Grossblat and Bette H. Sikes, "Women Lawyers: Supplementary Data to the 1971 Lawyer Statistical Report" (Chicago: American Bar Foundation, 1973), p. 15. The 1977 figure was obtained from personal communication with Stephanie Clohesy, Executive Director, NOW Legal Defense and Education Fund, New York City.

[19] Personal communication, Rebecca Hickman, National Association of Schools of Public Affairs and Administration, Washington, D.C.

The development of these and other networks should be assisted by the funding of conferences, rosters, directories, newsletters, information and referral services that can serve as vehicles of communication among the membership of such associations and, perhaps even more important, between organizations.

Appointive office

A proposal to make political appointments subject to legal mandates for affirmative action may appear inviting to many who are outside political structures [and perhaps even to some insiders], but the feasibility of such a proposal is difficult to imagine. It is clear, however, that legislators and executives with the power of appointment can directly affect the numbers of women in appointive offices, if only they can be induced to take action. For most types of public offices, the scarcity of qualified women is little greater than the scarcity of qualified men. Rather, the seeming inability of recruiters to locate qualified women is likely to have other sources: failure to organize and centralize lists of appointive offices and vacancies; failure to communicate with organizations and networks of political, professional, and business women to publicize vacancies and to invite recommendations or applications, and—not to be discounted in many instances—the exercise of blatant prejudice and discrimination.

Heads of Federal executive agencies and departments, as well as State Governors, should make significant increases in the proportions of women serving in appointive office an announced and proximate goal.

Federal and State governments should maintain a current, accurate, and centralized list of all appointive public offices, of vacancies in these offices, and of qualifications for these offices. Special efforts should be made to insure that women officials and relevant organizations are informed of openings and are urged to suggest candidates.

The State of California has recently enacted legislation that should be explored as a possible model for other States and for the Federal Government.[20] In 1975 the legislature declared as State policy that the composition of State boards and commissions should broadly reflect the general public, including ethnic minorities and women. In 1974 and 1976, legislation was enacted requiring State and local governments to publish annually lists of upcoming vacancies on boards and commissions, qualifications for the positions, names of incumbents and dates of expiration of their terms.

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[20] California Commission on the Status of Women, "California Women," Special bulletin. November/December 1976.

The Judicial Appointments Project of the NOW Legal Defense and Education Fund is developing programs to teach interested women about the nature of the appointive process, and about opportunities to serve in appointive office.

CONCLUSION

The theme of this compendium is security for women in midlife. If women, as women, have special problems of security, these problems derive from their traditional status of social dependency. If they are excluded or exclude themselves from opportunities to share directly in decisions governing their lives, then any security they achieve will remain fragile. For this reason there is urgent need to bring women more fully into the political process.

The current low proportions of women among elective and appointive officials are inconsistent with a goal of equal participation of women and men in public life. The consequences of unequal opportunity for elite participation extend beyond officeholding itself; available evidence indicates that female officials at all ages take different positions than male officials on a number of contemporary issues of special relevance to women and to older citizens.

Examination of the characteristics and experience of women in public office suggests that women enter office under circumstances that differ from those applicable to men. Although both women and men in office are predominantly middle-aged, women are several years older than men upon entry. Officeholding by women appears to be contingent upon family approval to a far greater degree than is true of men. Disadvantages in educational and occupational experience, which may present further barriers to officeholding, may be overcome in part by greater organizational and political party experience. For most officials, the discriminatory behaviors of men in political organizations are more salient obstacles than those inhering in the characteristics of women themselves.

Because of the nature of the elective and appointive processes, equality for women may be advocated, but legislative action to achieve implementation must be largely indirect; it must focus on allocation of resources to groups working for equality of women in political structures. There is a serious need for funding and sponsorship of information-gathering and publicity about the low numbers of women in public office, documentation of discrimination, research to counter stereotypical beliefs about women in politics, and educational and training opportunities for women who are potential candidates for public office or currently serving in office.

Although there are limits to legislative implementation, agencies of Government do have the capacity to attack the problem of appointive office directly. The solution is simple on the face of it. Those with powers of appointment can select more women for public office and for those staff positions that provide a training ground for entry into public office.

Part VIII. CONCLUSION

A. PROSPECTS FOR MIDDLE-AGED WOMEN

(By Robert N. Butler, M.D.)

BIOGRAPHY

Robert N. Butler, M.D., Director, National Institute on Aging. Dr. Butler has written extensively for professional journals and lay publications and is co-author of "Human Aging," "Aging and Mental Health," and "Sex After 60." His book "Why Survive? Being Old in America," was awarded the 1976 Pulitzer prize for general non-fiction.

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ABSTRACT

Middle age holds the possibility of being the most dynamic period of one's life. However, the middle years are often problematic for women because of changes which occur in all realms: familial, occupational, psycho-social, educational, financial, and medical. Traditionally, little attention has been focused on the status of midlife women. However, this group is now becoming defined as a social "problem," to a large extent because of demographic realities. As an increasing number of middle-aged women find themselves alone, due to widowhood, divorce, and an earlier "nest emptying" because of closer child spacing, they find that they must assume extrafamilial roles for the first time. This transition is difficult because of the rigid, family-oriented structure of their earlier lives. Unfortunately, societal institutions have not been responsive to the unique needs of this group—for example, supportive working and educational arrangements are lacking—and midlife women find that their earlier homemaker role is trivialized. Government, the scientific community, and women themselves must lead the way in integrating middle-aged women into the larger society. An important step toward bringing about the necessary attitudinal shifts and institutional restructurings is the development of public policy which is grounded in scientific knowledge, rather than anecdote.

INTRODUCTION

Middle age—potentially the most exciting period of life—is too often the beginning of neglect and decline, particularly for women. Even in the world of medicine and science, the middle years of life have traditionally been an undernourished area of study. This research gap may reflect, in part, the myth that the middle years—roughly the ages 40 to 65—are the "stable" years. However, people do not live rigid, unchanging lives after reaching adulthood, and certainly not after turning 40. All periods of life present change and challenge, and middle age can be the most dynamic and constructive period of all because roles and situations are particularly complex, volatile, and unexpected during these years.

Middle-aged women, as the previous papers point out, are facing significant changes in all spheres of their lives: familial, occupational, social, educational, financial, and medical. The inner woman, as well, is experiencing redefinitions of roles, expectations and self-image. Although government and other institutions, as well as the women's liberation movement, have been responsive to the changing needs of younger women, they have tended to overlook middle-aged and older women. What, then, can be done to fill the gap? How, specifically, can Government policymakers help middle-aged women?

One answer is research. Responsible public policymaking requires a sound scientific base, for we cannot afford misguided public policy which is formulated on the basis of anecdote and myth, rather than substantive knowledge. In order to better understand the status of middle-aged women and the social, behavioral and biomedical changes which they undergo, we need studies focusing exclusively on women. The bulk of comprehensive research already conducted has concentrated on middle-aged men. For example, two books based on longitudinal studies of men, concerned with modes of adaptation during the adult years, have been published recently.[1] These studies provide insights into the patterns of midlife adjustment of men, and some of the findings may be applicable to women in their middle years, as well.

To date, only a handful of longitudinal studies exclusively about women has been identified, and none of these have focused on the middle or later years of life.[2] The National Institute on Aging's (NIA) own Baltimore Longitudinal Study, now in its 20th year, has studied more than 1,100 men over the years in order to identify and clarify the normal processes of aging. Not until early 1978 were women included in the study: 650 men and 70 women are now participating. By 1980, funds and personnel permitting, it is hoped that the sample will include an even distribution of 700 males and 700 females, or 200 subjects for each decade of life between age 20 and 90.

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[1] Daniel J. Levinson, et al., "The Seasons of a Man's Life" (New York: Knopf, 1978); George E. Vaillant, "Adaption to Life" (Boston: Little, Brown, 1977).

[2] The National Institute on Aging is currently undertaking an inventory, analysis, and interpretation of American longitudinal studies. Some 45 studies have been reviewed to date. Of these studies, 33 have both male and female subjects, 9 have male subjects only, and 3 have female subjects only.

This is one kind of research need that led Congress to pass the Research and Aging Act of 1974. It established the National Institute on Aging, and made it responsible for coordinating the Nation's research on aging program and for insuring that studies reflect the needs of the Nation's 23 million elderly. But the 1974 act also stated that "the Congress finds and declares that recent research efforts point the way toward alleviation of the problems of old age by extending the healthy middle years of life."

Thus, Congress, in recognizing the importance of the middle years, clearly mandated the NIA to study middle age as a precursor to old age. While the Institute, because of limited funds and personnel, has not yet identified the middle years as a top program priority, middle age will certainly become a priority area as resources become available within the next several years. In the meantime, the Institute's concern for the aging process as it affects women is reflected in a conference it co-sponsored in September 1978 to explore social, economic, professional, psychological and medical problems that older women are experiencing (and middle-aged women potentially face), and to formulate recommendations for research in each of these areas.[8]

Recent efforts, such as this compendium of the House Select Committee on Aging, attest to the growing interest in the problems of middle-aged women. They are now being "discovered," much as the elderly and their problems were "discovered" during the 1960's. A general pattern may be found in this country when a particular group is perceived as a "problem": there is an increase in media attention, legislation, Congressional hearings, professional conferences, and academic seminars. Invariably, research relating to the newly defined "problem" increases markedly once the Federal Government legitimizes the area through increased appropriation of funds.

Why, then, are middle-aged women becoming defined as a "problem"? The contributing factors are numerous and complex, reflecting the nature of life itself for many middle-aged women. This paper delineates some of the significant problems and suggests, sometimes implicitly, research needs and opportunities. Although the problems addressed in this paper are peculiar to middle-aged women, they certainly do not confront all midlife women, and the intensity of the problems varies. In fact, a substantial number of middle-aged women are free from crisis and imposed role transition, although none are free from certain demographic realities, such as the statistical probability of widowhood. This paper intends to present an overview of problems often confronting middle-aged women, and to suggest research and policymaking responses to these problems. As such, it is not meant to be a review of the literature—the preceding papers reflect the present state of knowledge on many subjects relating to midlife women.

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[8] The research conference on "The Older Women, Continuities and Discontinuities" was sponsored jointly by the National Institute on Aging and the National Institute of Mental Health on September 14–16, 1978. Chaired by Dr. Helena Lopata of the University of Chicago, the overall purpose of the conference was to bring various disciplines together in order to stimulate thinking about social issues concerning older women on which research knowledge is needed. For further information concerning the conference recommendations, contact the National Institute on Aging, Information Office, 9000 Rockville Pike, Building 31–C, Bethesda, Maryland 20014 (301/496–1752).

DEFINITION

First, a look at what is meant by "middle age" for women. Unlike the early years, the middle are not delineated by any precise physiological phenomena, except for the onset of the climacteric—popularly known as menopause—for women. For this reason, there has been a tendency to define middle age for women in terms of the climacteric. So-called menopause is becoming a less meaningful event than previously. Even the average time when it occurs has increased to age 50 because of improved health and nutrition. Moreover, while the changes a woman may undergo preceding, during, and after the menopause should not be trivialized, a study has found that fewer middle-aged women, as compared to younger women, viewed the menopause as a significant event.[4]

We know that the belief that menopause leads to such occurrences as sexlessness and insanity is pure myth. The climacteric usually occurs without undue difficulties, and in the few cases when it does not, the problems stem from psycho-social as well as physiological causes. The former originate from such factors as low self-esteem, the "emptying of the nest," and marital stress.

Thus, the most valid approach is to define middle age in psychosocial terms, and to explore the special events which often occur during the middle years, as well as the patterns of change and adjustment. Above all, we must view the middle years in a life cycle perspective, and recognize that it is part of the overall process of growth that proceeds physiologically, psychologically, and socially throughout the lifespan. This developmental framework must guide research aimed at refining our knowledge of middle age.

DEMOGRAPHIC REALITIES

We can also gain an understanding of women's middle age through statistics, which identify the demographic realities of the middle years. In 1970, 22 million of the 42 million persons age 45 to 64 were women.[5] Figure 1 shows the steady increase in terms of absolute numbers of the population age 45 to 64 from the year 1900 to the year 2050. It is projected that between 1990 and 2010, as the post-World War II baby boom reaches middle age, the number of middle-aged persons will skyrocket, peaking with an estimated 36 million women age 45 to 64 in the year 2010.

Women are not only more numerous, but they survive longer than men. At age 40, a white female can expect to live 37.6 more years, whereas a white male can expect to live 31.6 more years. This means that a 40-year-old white married female can expect to live 6 years without her spouse, assuming, of course, that he is also age 40. Since it is likely that her spouse is older, she will probably spend more than 6 years of her later life without her husband. In fact, a significant number of women are widowed long before they reach old age. In 1977, over 3 million women age 40 to 64 were widowed in the United

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[4] Bernice L. Neugarten, et al. "Women's Attitudes Toward the Menopause," Vita humana, vol. 6, 1963, 140–151.

[5] U.S. Bureau of the Census, Current Population Reports, Series P-25, No. 721, "Estimates of the Population of the United States, by Age, Sex, and Race: 1970 to 1977," (Washington, D.C.: Government Printing Office, 1978).

States. Over 2 million, or almost 20 percent, of women age 55 to 64 were widowed.[6]

The life expectancy differential between non-white females and non-white males at age 40 is 32.7 years versus 27.4 years, a difference of 5.3 years. Whereas the expected "gap" between female and male survival is actually less than that for whites, the more important reality for minorities is that their life expectancy, at any age, is lower than that of whites.

In addition to the lower life expectancy for middle-aged minority women, they face problems that are relatively more severe than those of their white counterparts. For instance, a significantly greater percentage of black and Spanish origin,[7] as compared to white middle-aged women, head households. According to the U.S. Census Bureau, among women age 40 to 65, 28.1 percent of black, 17.3 percent of Spanish origin, and 9.6 percent of white women are household heads. It is also more common for middle-aged minority women to live alone. In March 1974, the U.S. Census Bureau reported that among women age 40 to 64, 14.4 percent of black, 8.9 percent of Spanish origin, and 6.5 percent of white women are maintaining households with no relatives present.

Black and Spanish origin women, then, are much more likely than white women to be forced to seek employment. However, this more pressing need is compounded by the fact that they are less likely than white women to have appropriate education and job training. In fact, the Department of Labor reports that the incidence of unemployment is highest for women who head families, probably because they are forced to seek work without adequate education or training.[8] Additionally, suitable employment—offering flexible working hours or child care, for instance—may be difficult to find. The possibility for a fulfilling middle age is not as great for nonwhite as it is for white women because of more stressful realities. Greater financial and educational handicaps, weaker familial and societal support systems, and health-related problems often make these years and prospects for the future bleak.

The divorce rate continues to climb for middle-aged women, as well as for women of all ages. According to the U.S. Census Bureau, the percentage of divorced women age 45 to 64 was 0.58 in 1900, and 5.29 in 1970. In 1977, 2.2 million women between the ages of 40 to 64 were divorced.

Middle-aged women, then, can expect to live for many more years, some of which may be spent without a spouse because of widowhood or divorce. Women are also now spending more years without children at home, due to longer life expectancy and a trend toward earlier completion of childbearing. These trends have a powerful impact upon the lives of middle-aged women.

WORK AND POWER

The family has been the traditional locus of emotional investment for women. Men, on the other hand, direct much of their energy toward jobs and careers, often to a greater extent than toward the family. Middle-aged women tend to have few extra-familial roles or activities because their energies are devoted to their children and their husbands. Even when they find time to pursue other roles, middle-aged women lack the incentive to direct their energies elsewhere. The motherhood role, despite its many inherent rewards, does not adequately prepare many women to assume roles outside the family. Those who find themselves widowed or divorced during their middle years, and need to enter or reenter the labor force because of financial necessity, find it extremely difficult to adjust to or even find a job.

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[6] U.S. Bureau of the Census "Marital Status and Living Arrangements: March, 1977," (Washington, D.C.: Government Printing Office, 1977).

[7] Persons of Spanish origin may be of any race.

[8] Deborah Pisetzner Klein, "Middle Aged Women in the Labor Force," U.S. Department of Labor, "Monthly Labor Review," (November 1975), 10–16.

Meanwhile, the middle years represent the apex of men's influence and earning power in society. Those wielding power in the political, business, and academic spheres are more often than not middle-aged men. Assuming that the occupational role in our society provides the basis for power, middle-aged women hold relatively little compared to their male contemporaries. This power differential between men and women in the same age group can only exacerbate a woman's sense of dismay at reaching middle age.

This feeling of powerlessness may contribute toward a middle-aged woman's sense of insecurity, unhappiness, and low self-esteem. Since the family often represents the main locus of power for married women, the "emptying of the nest" during the middle years robs her of what little power she has possessed. For many women, the problem may not be that the children have left home, per se, but that they have left her powerless.

Her family role ended, the middle-aged woman gravitates toward the labor force. The U.S. Department of Labor reports that in 1975 almost 11 million, or 47.8 percent of the 22.5 million women age 45 to 64, were in the civilian labor force. The Department also reports that in 1974, about 75 percent of women age 45 to 54 without a husband present in the home were working, while approximately 56 percent of women in this age group living with their husbands worked. Those women 45 to 54 who had children in home were less likely to be working than if there were no children at home, regardless of marital status.

Despite middle-aged women's greater commitment to the work force, they are having difficulty gaining access to the more responsible and highly paid professional jobs. According to the U.S. Department of Labor, in May 1974, the median weekly earnings for full-time workers 25 to 54 was $134 for women and $223 for men. Of the 20.8 million women aged 25 to 54 in the labor force, the 3 million women working in professional and technical occupations had median weekly earnings of $189, compared with $261 for men in the same category. Further, women consistently earn less than men in the same age and educational group. For example, in 1974 the median annual earnings for full-time workers age 45 to 54 with 4 or more years of college was $10,894 for women and $19,572 for men.

Full and balanced integration into the work force is hindered for middle-aged women because they lack work experience outside the home, formal education, and training. Our society, which places high value on the institution of the family and the home, ironically places little value on the role of the women who maintain this institution. For example, the Social Security Administration does not give full-time homemakers credit toward Social Security, disability, or retirement benefits. In so doing, our society has trivialized the value of many women's lives. The homemaker role counts for little in terms of preparing for jobs outside of the home.

An increasing number of middle-aged women find it necessary to return to school so they can support themselves and their children. In October 1976, 662,000 women 40 and older were in school, and 431,000, or 66.2 percent of them also held jobs.[9] Since 1974, the most dramatic increase in school enrollment has been among white married women, most of whom are self-supporting. Assuming two new extra-familial roles, work and education, is indeed a challenge, particularly in a society that lacks institutionalized support systems for middle-aged women outside the home.

Interestingly, studies have found that, given the same initial aptitudes, intellectual decline in old age is greater among women than men. This may be explained in part by the fact that the day-to-day activities of women are less intellectually challenging than those of men during the adult years. It is not surprising that the difference in intellectual decline between women working outside the home and men was found to be smaller.[10] The increasing number of middle-aged women returning to work and/or school should begin to close the gap in intellectual capacity between men and women in the later years.

MENTAL AND PHYSICAL HEALTH

The health-related problems of women during their middle and later years are also cause for concern. The disorders of middle-aged women range from major sleep problems and overweight to chronic diseases, some of which make particular victims of women. Substantial numbers of middle-aged women are also addicted to alcohol and drugs, which exacerbates additional problems, health and otherwise.

In 1974, almost one in four women between the ages of 45 and 65 reported having a chronic condition causing limitation of activity, and over 10 percent had physician-diagnosed heart trouble. In addition, 60 acute respiratory conditions were reported for every 100 women. Over 12 million women considered themselves overweight, and 66 percent were trying to lose excess pounds. Yet only 20 percent of these were acting on a physician's advice.[11]

Middle-aged women are particularly prone to alcohol and drug abuse. Over 45 percent of female alcohol disorder admissions to institutions in 1970 were for women aged 45–64. In 1971, women in this age group were responsible for almost 450,000 patient-care episodes in psychiatric facilities, over a third of which were outpatient treatments.[12] Over half of drug-related deaths among white women occur after age 40. Of women aged 45–49, 28 percent use prescription psychotherapeutic drugs and 4 percent use prescription hypnotics. More than one in three use either prescription or over-the-counter drugs of some variety.[13]

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[9] U.S. Department of Labor, Bureau of Labor Statistics. "Going Back to School at 35 and Over," (Special Labor Force Report 204), table 2, (Washington, D.C.: Government Printing Office).

[10] U. Lahr, "Preparation for Old Age—More Than Just Medical Problem," Triangle, vol. 16, 1977, 93–103.

[11] National Center for Health Statistics, "Health-United States: 1976–1977" (DHEW Publication No. (HRA) 77–1232) part B, selected tables, (Washington, D.C.: Government Printing Office, 1977).

[12] Division of Biometry, National Institute of Mental Health, "Epidemiological Indices in the Middle Years," (unpublished draft report), section Q, selected tables.

CONCLUSION

The picture is indeed bleak, especially since there have been dramatic decreases in maternal, infant, and child mortality during this century, allowing more and more people, particularly women, to lead longer lives. The challenge now is to improve the quality of their lives. It is a task for government, the scientific community, society at large, and women themselves to share. Government, because of its vast resources, should lead the way by addressing itself to the basic human needs which go unfilled among middle-aged women.

Because women in midlife are often ill-prepared to support themselves, they need changes in private pension plans which frequently have no survivor benefits. Even the civil service plan provides only 55 percent of retirement income for the survivor who, in most cases, is a woman.

Government should also initiate programs to help midlife women get the education and job training they need to enter or reenter the work force. On the State level, California has already passed legislation to establish a center for displaced homemakers, largely due to the efforts of the California based Alliance of Displaced Homemakers. The Nation's first Displaced Homemakers Center was opened on the campus of Mills College in Oakland, Calif., in 1976. On the national level, the Displaced Homemaker Assistance Act is now pending before Congress. This bill would amend the Comprehensive Employment and Training Act of 1973 to create a program of assistance to no less than 50 centers for displaced homemakers. These multipurpose centers would provide job counseling, training, and placement services, in addition to financial management, health education, information and outreach, and educational services. The legislation defines displaced homemakers as women 40 and over who have performed unpaid work in the home for a number of years, and now find it financially necessary to work outside of the home.

Federal and State Governments could also lead the way in introducing more flexibility into all spheres of life, and alleviating the effects of society's rigid patterning which is deleterious to people of all ages, but to the middle-aged and older population in particular. For the middle-aged, both ends of the life cycle press upon them—they must support the education of the young and the retirement of the old, while at the same time they must cope with the problems peculiar to middle age. Midlife women are often ill prepared to take on roles outside the home because of the rigid structuring of their earlier lives. Middle-aged men often feel stifled by their jobs and the prospect of being trapped in the same routine until they retire. The most logical place for the Government to infuse flexibility is in the workplace of Government itself. As has been proposed in Congress, flexible working hours could be established to enable women to better meet their various responsibilities. The Federal Government could also begin to consider women's work in the home when determining job eligibility.

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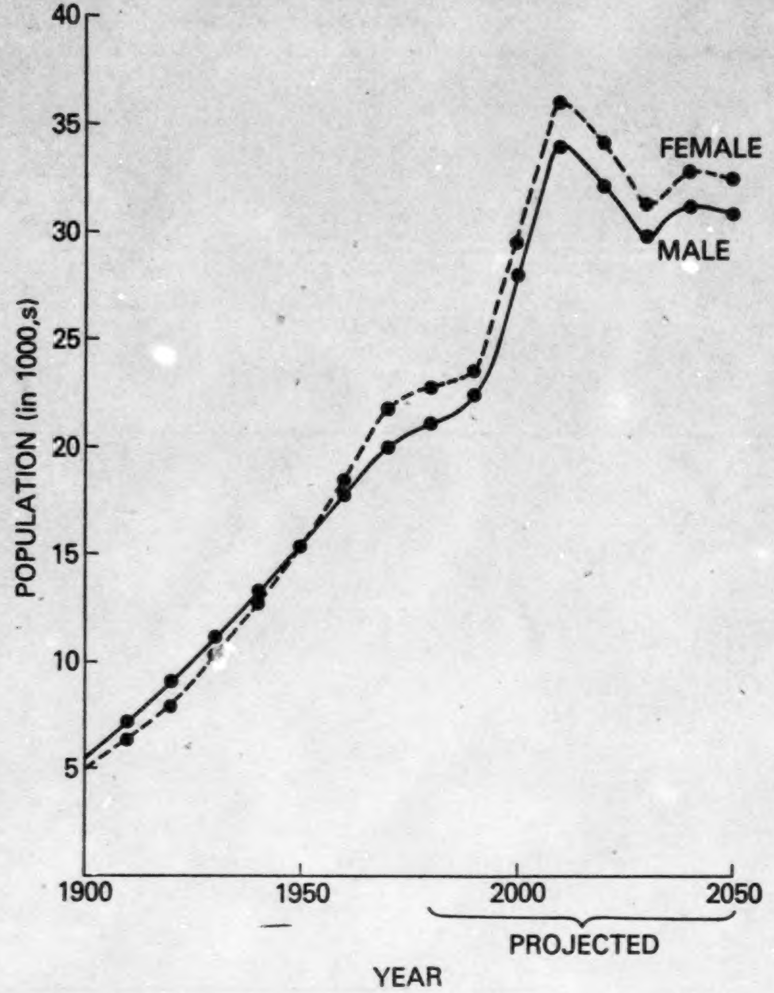
[13] G. D. Mellinger et al., "An Overview of Psychotherapeutic Drug Use in the United States," chapter 15 in "Drug Use: Epidemiological and Sociological Approaches," (Hemisphere Publishing Corp., 1974).

Women's life expectancy may be changed as they become increasingly involved in the workplace. We are often asked at the National Institute on Aging if women's increased participation in the labor force, particularly in the "high stress" jobs, will close the life expectancy gap between men and women. This is indeed a possibility, although recent evidence indicates that the coronary-prone "type A" individual is more often found among employed men than employed women. Another possibility is that the equalization of the sexes in the workplace will result in generally less pressure on both men and women. The National Institute on Aging has identified research on differential life expectancy as a priority, and will investigate the impact of increased labor force participation among women on their life expectancy, as data become available.

Government alone cannot carry the entire burden. Women themselves must mobilize to help themselves. The self-help movement is particularly amenable to dealing with the problems of middle age. Many groups have already been formed to help members cope with addictions to food, alcohol, or drugs. There are also self-help groups for widows, divorcees, and women who have had mastectomies.

Changing the lives of middle-aged women and, by implication, older women, ultimately depends upon a shift in societal attitudes and a restructuring of societal institutions. In order to bring this about, we must first become more aware of the unique problems, needs, and status of midlife women. This compendium is an example of such consciousness raising. Once the problem has been recognized, we must build our knowledge base so that we can discover and define the patterns which make this period of life significant for women. It should be our goal to develop public policy, based on this knowledge and understanding, which in its application offers women the opportunity to seize the challenge of the middle years.

U. S. POPULATION: AGE 45-64 YEARS FROM 1900-2050



SOURCE: U.S. BUREAU OF CENSUS

FIGURE 1.—"Prospects for the Middle Aged Women."

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